

## ALABAMA

### **Community Action Agency of Northwest AL, Inc.**

**Florence, AL**

\$9,000

The Community Action Agency of Northwest Alabama provides housing counseling services in Franklin, Lauderdale and Colbert Counties. The goal of the agency is to provide customers with information and strategies that will result in adequate housing, home ownership, and self-sufficiency. Counseling services include: pre-purchase, pre-rental, fair housing act and fair lending laws, mortgage default and rental delinquency, post occupancy, emergency shelter for the homeless, transitional housing. Counseling services are also available in Spanish.

### **Mobile Housing Board**

**Mobile, AL**

\$31,646

The Mobile Housing Board is a nonprofit public housing agency providing a full range of services, advice and assistance to housing consumers. Types of counseling services provided include, but are not limited to, pre-occupancy, pre-purchase, pre-rental, rental delinquencies, mortgage default, post-occupancy, home improvement/rehabilitation, energy conservation, housing consumer education, and home equity conversion mortgage. The counties served are Baldwin, Clark, Escambia, Mobile, Monroe and Washington.

### **The Housing Authority of the City of Montgomery, Alabama**

**Montgomery, AL**

\$33,479

The Housing Authority of the City of Montgomery's goal is to assist clients in making informed and reasonable decisions and utilizing available resources in achieving their housing goals. They assist residents and homeowners of Montgomery, Macon, Autauga and Elmore Counties. Counseling services include mortgage default, pre-occupancy, rental delinquency, post occupancy, displacement and relocation, home improvement/rehabilitation, home ownership seminars and home equity conversion mortgage. To complement their counseling services, the Housing Authority of the City of Montgomery has developed an extensive network of partnerships with other community-based organizations.

### **Community Action Agency Huntsville/Madison & Limestone Counties, Inc.**

**Huntsville, AL**

\$27,979

Community Action Agency provides housing counseling services that includes: pre-rental, pre-purchase, rental delinquency, mortgage default counseling, home equity conversion mortgages and energy conservation. The agency has developed a new program called "First Stop" to assist individuals and families in transitioning from homelessness. Approximately 1000 families will be served through this program per year. Last year, Community Action Agency partnered with several agencies to form the Triana Relocation Project, helping

seventy families relocate from a trailer park area in Huntsville. The agency provides monetary assistance as well as assistance with counseling services.

**Alabama Council on Human Relations**

**Auburn, AL**

\$15,146

The Alabama Council on Human Relations, Inc., (ACHR) provides housing counseling for the residents in the counties of Russell and Lee. ACHR assists low-income tenants, first-time homebuyers, homeowners, and senior citizens with information, advice and guidance. Counseling services include: pre-purchase, rental education, mortgage default, rental delinquency, home equity conversion, financial management, property maintenance, fair housing rights, displacement and relocation to transitional and permanent housing.

**Wil-Low Nonprofit Housing, Inc.**

**Hayneville, AL**

\$30,000

Wil-Low Nonprofit Housing, Incorporated assists low and moderate-income individuals in the four county area of Lowndes, Wilcox, Marengo and Dallas Counties in Alabama, providing assistance and advice in all aspects of housing. Counseling services consist of: pre-purchase, pre-occupancy, pre-rental, mortgage default, rental delinquency, rehabilitation/home improvement, energy conservation, and Home Equity mortgages. Wil-Low also provides decent and safe rental housing to low income and farm worker families.

**Housing Authority of the Birmingham District**

**Birmingham, AL**

\$24,312

The Housing Authority of the Birmingham District (HABD) provides a variety of housing counseling services in Birmingham, Jefferson, Shelby and Walker Counties. These services include: pre-rental, pre-purchase, first time homebuyer counseling, and budgeting/money management. HABD partners with Fannie Mae to counsel clients with regard to mortgage default and reverse mortgages. HABD addresses the housing issues of adequacy, availability, affordability and accessibility of safe, decent and sanitary housing. HABD partners with numerous agencies and churches.

**Community Action and Community Development Agency of N. Alabama, Inc.**

**Decatur, AL**

\$31,034

The Community Action and Community Development Agency of North Alabama, Inc. provides a variety of counseling services to clients in Morgan, Lawrence, and Cullman counties. Counseling services include pre-rental, pre-purchase, mortgage delinquency and default, rent delinquency, post occupancy, home improvement/rehabilitation, money management, displacement and relocation services, HECM, and HELP classes for first time homebuyers. The agency's mission is to assist disadvantaged persons to become self-sufficient by successfully helping them identify and address their needs, breaking down the barriers to self-sufficiency, develop viable communities and provide decent housing for all citizens without discrimination.

**Birmingham Urban League, Incorporated**

Birmingham, AL

\$29,812

The Birmingham Urban League, Inc. is a nonprofit, community-based social service provider and civil rights organization. Their target area includes the City of Birmingham and surrounding counties of Jefferson, Shelby, Walker, Blount and St. Clair. They provide services and programs to low-moderate income clients who have the greatest need of housing. Their mission is to assist all ethnic and racial groups, particularly African Americans, and the urban poor, in achieving social and economic equality. The Urban League provides services to meet the needs of housing, employment, education and youth services. Counseling services consist of pre-rental, pre-purchase and homebuyer education, loss mitigation, mortgage and rental default, delinquency, post occupancy, and reverse home equity for the elderly. The agency gives special attention to the disabled, those suffering from HIV/AIDS, and the frail elderly who are most in need of housing assistance.

**ALASKA**

**CCCS of Alaska**

Anchorage, AK

\$46,422

Consumer Credit Counseling Services of Alaska offers comprehensive housing counseling for the entire state of Alaska to help residents find and keep decent, affordable housing. Counseling activities include, pre-purchase counseling, free homebuyer education, mortgage default and foreclosure counseling, reverse mortgage (HECM) counseling. For those desiring to rent, housing education, landlord & tenant counseling, and eviction counseling is available.

**ARIZONA**

**Southeastern Arizona Government Organization**

Bisbee, AZ

\$5,601

The Mission of the Southeastern Arizona Government Organization (SEAGO) is to assist local governments in seeking cooperative solutions to area wide problems, to provide a forum for regional policy development, and to serve as a coordinating link between cities, county, regional, state and federal agencies. SEAGO also offers comprehensive housing counseling services that include mortgage delinquency counseling, rental counseling, homeownership & rental counseling, reverse equity (HECM) counseling, and money management.

**Chicanos por La Causa**

Phoenix, AZ

\$43,849

Chicanos por La Causa offers comprehensive housing counseling services to families and individuals in the city of Phoenix and surrounding areas. Housing counseling activities include pre & post-purchase counseling, first-time homebuyer education programs, mortgage default & rent delinquency counseling, post occupancy consumer education for owner-

occupants and tenants, home improvement and rehabilitation resources, budget management, and senior housing counseling.

**Administration of Resources and Choices**

Tucson, AZ

\$22,655

Administration of Resources and Choices offers comprehensive housing, financial, and health counseling. They also provide education and safety-related services to older, persons with disabilities, women, special-need populations, and low-to-moderate income individuals and families. Counseling activities include homebuyer education, pre & post-purchase counseling to first-time homebuyers, delinquency and default mortgage counseling (loss mitigation), home equity conversion (HECM) counseling to seniors, home improvement and rehabilitation resources, displacement and relocation resources, and outreach initiatives to both urban and rural communities and counties throughout Arizona.

**Family Housing Resources, Inc.**

Tucson, AZ

\$25,000

Family Housing Resources, Inc., a community-based nonprofit, has been assisting low to moderate-income families in obtaining decent, affordable housing since 1994. Family Housing Resources, Inc. has assisted 7,500 first time homebuyers and offers homebuyer education classes counseling on homeownership.

**ARKANSAS**

**Crawford-Sebastian Community Development Council, Inc.**

Ft. Smith, AR

\$16,876

Crawford-Sebastian Community Development Council, Inc. (C-SCDC) was organized in 1965 and approved as a HUD counseling agency in 1975 to service the counties of Sebastian and Crawford. Their mission is to help clients help themselves to achieve self-sufficient living. They participate in the City of Fort Smith's homebuyer fair at the request of the local HUD office to inform the local community of the resources available for low to moderate income families. C-SCDC provides two homebuyer workshops a month and even supply information about homeownership at their free dental clinic. They also provide default, loss mitigation, reverse mortgage, rental counseling and have even done homebuyer counseling in Spanish. They serve all parts of the community and have been invited to help with the City of Fort Smith's consolidated plan.

**Crowley's Ridge Development Council, Inc.**

Jonesboro, AR

\$13,836

Crowley's Ridge Development Council, Inc. (CRDC) was formed in 1969 as a non-profit corporation to develop and operate services that improve the social and economic status of low-income residents in Northeast Arkansas. CRDC has administered a comprehensive housing counseling program since Oct. 1996. This experience has allowed them to develop

staff and community resources that can offer quality services to the residents they serve. Their main focus is on the Pre-purchase and homebuyer counseling thru eight-hour workshops and individual sessions. This does not preclude them from doing other types of counseling including reverse mortgage, default and rental. CRDC's goal is to increase the scope of their counseling program and help as many low-income clients as they can.

**East Arkansas Legal Services**

West Memphis, AR

\$17,540

The East Arkansas Legal Services (EALS) counseling agency was created in 1978 to service the counties of Phillips, Lee, Monroe, Crittendon, Cross, St. Francis and Mississippi. With other assistance the agency was able to create their Community Economic Development project which offers technical advice to non-profit organizations made up of low-income residents. EALS has committed to participating in the local consolidated plan hearings to increase the availability of housing in their area. They continue to provide homebuyer education classes and other counseling activities to the low-income residents in the counties they serve.

**Family Service Agency, Inc.**

North Little Rock, AR

\$26,951

Family Service Agency, Inc. was founded in 1942 and their Consumer Credit Counseling Service (CCCS) program was started in 1983 to provide budget counseling, housing counseling and debt management to the community. Their CCCS education program has been recognized nationally for being Most Innovative Education and Outreach. Family Service Agency, Inc. has counselors that reach even the smallest of communities in the state of Arkansas thru workshop presentations. They have 12 offices throughout the state, a 24 hour a day phone line and a website for helping families find housing. The agency works with several groups in the State of Arkansas to help provide affordable housing including the Temporary Employment Assistance (TEA) program.

**IN Affordable Housing, Inc.**

Little Rock, AR

13,836

IN Affordable Housing, Inc. (IAHC) has been serving Arkansas since 1994 by expanding opportunities to very low and low-income residents throughout the state. They support a program called ETCA (Education, Training, Counseling and Advocacy) that seeks to help renters and potential homebuyers obtain and maintain affordable housing units. The program also helps to detect discrimination and deal with fair housing issues. The agency provides homeowner workshops and seminars to further these causes. IAHC works with the City of Little Rock and the State of Arkansas Development Finance Agency among others to deliver their services to prospective homebuyers. They are also in the forefront of preventing housing discrimination, which appears to be a growing issue in the Pulaski county area.

**Universal Housing Development Corp.**

Russellville, AR

\$24,728

Universal Housing Development Corporation (UHDC) was incorporated in 1971. Since that time, they have offered a variety of programs to assist very low to low income families of the Arkansas River Valley. UHDC also provides housing counseling and other housing-related services in the 3<sup>rd</sup> Congressional District of Arkansas. UHDC experiences a low degree of turnover in the staff involved with these activities, resulting in a high degree of knowledge and experience. As a result, UHDC has become quite well known not only in Arkansas, but also throughout the nation for its reliability and accountability in helping provide safe, sanitary and affordable housing for low-income families.

## CALIFORNIA

### **City of Anaheim Housing Authority**

Anaheim, CA

\$13,864

The City of Anaheim Housing Authority became a HUD-approved counseling agency in 1998. Since that time, the City of Anaheim Housing Authority has been providing counseling in homebuyer education, pre-purchase, post purchase, mortgage delinquency and default resolution, HECM, marketing & outreach initiatives, renter assistance, and fair housing assistance. Counseling is provided in English, Spanish and Vietnamese.

### **County of Santa Cruz Housing Authority**

Capitola, CA

\$16,965

The County of Santa Cruz Housing Authority provides to low and moderate-income residents comprehensive housing counseling in both English and Spanish and also has TDD and an e-mail account so that hearing impaired individuals may contact the Housing Authority.

### **Community Housing & Credit Counseling Center**

Chico, CA

\$35,058

Community Housing & Credit Counseling Center, a division of Community Housing Improvement Program, Inc. (CHCCC) provides comprehensive housing counseling to 11 rural counties. CHCCC's mission is to help low to moderate-income families and individuals to obtain and / or conserve safe, affordable housing.

### **CCCS of Los Angeles**

Commerce, CA

\$18,004

Consumer Credit Counseling Service of Los Angeles (CCCS of LA) has been providing housing counseling to the Los Angeles County area since 1966. CCCS of LA provides comprehensive housing and money management counseling and has 18 branch and satellite offices including their main office. They offer comprehensive housing counseling services, which include first-time homebuyer education, pre and post-purchase counseling, mortgage

delinquency and default resolution, loss mitigation counseling, HECM counseling, rental assistance, Fair Housing, and Mobility counseling.

**CCCS of Central Valley, Inc.**

Fresno, CA

\$41,260

CCCS of Central Valley, Inc. serves residents of Fresno, Madera and Kings Counties. They are committed to outreach to disadvantaged groups, particularly the under-served Southeast Asian population. To facilitate this, the housing counseling staff is multi-lingual. The agency coordinates with other agencies in the areas to provide legal advocacy and support for low-income individuals/ families, tenant/ landlord mediation, homeless prevention, and fair housing issues.

**Eden Council for Hope & Opportunity (ECHO) Housing**

Hayward, CA

\$25,500

ECHO Housing serves the housing needs of clients in Alameda and Contra Costa counties. Services include fair housing, tenant/ landlord, Home Equity Conversion (HECM) counseling, shared-housing, mortgage default, pre-purchase, rental assistance through guarantees and grants, and home seeking. ECHO is a participant in a HECM Master Counselors pilot program which links clients with master counselors in areas where local counseling is not available or some barrier exists that prevent the clients from receiving timely services. In addition, ECHO serves the homeless population with special programs emphasizing homeless prevention.

**Community Housing & Shelter Services**

Modesto, CA

\$33,507

Community Housing & Shelter Services currently operates at various sites throughout Stanislaus County. CHSS provides emergency shelter and supportive services to homeless families, seniors, and other special needs populations through a motel voucher program. CHSS also provides assistance, including housing counseling, to homeless families and individuals in locating safe, decent, and affordable rental housing.

**CCCS of East Bay**

Oakland, CA

\$62,965

CCCS of East Bay provides housing counseling services to Alameda, Contra Costa, and Solano Counties. The agency's goal is to provide free or low-cost services designed to help all segments of the community to achieve financial stability. Counseling services include foreclosure, eviction, default, pre & post-purchase, homebuyer education, early delinquency intervention and landlord/ tenant relationships. CCCS also serves as a resource and referral center for information on other housing assistance programs available in the community.

**Inland Fair Housing and Mediation Board**

Ontario, CA

\$61,415

Inland Mediation Board provides comprehensive housing counseling services, which include first-time homebuyer education, pre and post-purchase counseling, mortgage delinquency and default resolution, loss mitigation counseling, HECM counseling, rental assistance, fair housing, and mobility counseling. IFHMB also participates in the San Bernardino County Housing Authority's Family Self Sufficiency program (FSS). The organization provides general information about housing opportunities within the community and assists persons with disabilities.

**Project Sentinel**

Palo Alto, CA

\$41,771

Project Sentinel provides counseling and referrals for homeowners in Santa Clara and San Mateo counties. Housing counseling services include renter assistance, pre & post-purchase counseling, first-time homebuyer workshops, debt restructuring, personal budgeting, money management, mortgage delinquency and default, and loss mitigation counseling.

**Pacific Community Services, Inc.**

Pittsburg, CA

\$67,105

Pacific Community Services, Inc. assists the residents of Contra Costa and Solano counties in addressing their fair housing & housing counseling needs. The agency provides comprehensive housing counseling, including tenant/ landlord rights, mortgage default and rent delinquency, pre-occupancy, pre-purchase, HECM, loss mitigation, and fair housing. They also provide training, testing, and referrals to other community agencies.

**Springboard**

Riverside, CA

\$3,539

Springboard offers comprehensive housing counseling services throughout Riverside, San Bernardino, Inyo, Mono, San Diego, Los Angeles, and Orange Counties. In addition, Springboard provides telephone-counseling services to those who cannot physically get to one of their locations. Services are also available on the Internet at [www.credit.org](http://www.credit.org).

**Sacramento Neighborhood Housing Services**

Sacramento, CA

\$43,849

Incorporated in 1987, Sacramento Neighborhood Housing Services provides housing counseling in the areas of homebuyer education, pre and post purchase, mortgage delinquency and default resolution, loss mitigation, HECM, fair housing assistance, renter assistance and mobility. Counseling is available in English, Spanish, and Russian.

**CCCS of San Diego and Imperial Counties**

San Diego, CA

\$20,593

CCCS of San Diego and Imperial provides comprehensive housing counseling to all persons in San Diego and Imperial counties. Individual counseling services and educational workshops are provided to all interested homeowners and tenants. The services include pre-purchase counseling, budgeting, credit counseling, reverse mortgage (HECM) counseling to aid the elderly population, mortgage default and rent delinquency, loss mitigation counseling, and debt restructuring.

**Neighborhood House Association**

San Diego, CA

\$47,973

Neighborhood House Association offers a range of programs that include homeownership and rental assistance, employment training and services, child development and childcare, mental health services, emergency food services, and other social work activities that assist at risk families throughout the communities. Housing counseling services include pre and post-occupancy counseling, rental assistance, displacement and relocation, tenant/ landlord hotline, crisis intervention, budget counseling, community outreach, pre & post purchase counseling, mortgage default and rent delinquency, HECM, homebuyer education, home improvement/ rehabilitation, low-income homebuyer programs and homeless services.

**San Diego Home Loan Counseling Service**

San Diego, CA

\$44,872

San Diego Home Loan Counseling Service (SDHLCS) provides housing counseling and education services to all residents throughout San Diego County. SDHLCS provides housing counseling in the areas of homebuyer education, pre and post-purchase, mortgage delinquency and default resolution, Home Equity Conversion Mortgage (HECM), loss mitigation, and fair housing assistance.

**CCCS of Orange County**

Santa Ana, CA

\$55,725

The CCCS of Orange County is a debt counseling and educational service provider dedicated to providing confidential and professional counseling to assist financially distressed families and individuals. Counseling services include homebuyer education, rental assistance, and defaulted rent or mortgages, short sales, and reverse mortgages (HECM).

**Fair Housing Council of Orange County**

Santa Ana, CA

\$44,872

The Fair Housing Council of Orange County (FHCOC) has been an approved housing counseling agency for 17 years. FHCOC provides homebuyer education, pre and post-purchase, mortgage delinquency and default resolution, HECM, renter assistance and fair housing assistance counseling to all areas of Orange County, Riverside County and San Bernardino County. Counseling is offered in English, Spanish and Vietnamese.

**CCCS of Mid-Counties**

Stockton, CA

\$19,043

CCCS of Mid-Counties provides services to residents of seven counties - San Joaquin, Stanislaus, Merced, Amador, Calaveras, Tuolumme, and Mariposa. CCCS assists individuals seeking information and education regarding housing opportunities in the community. The organization offers comprehensive counseling, including budgeting, debt management, foreclosure, eviction, default, pre-purchase, home buyer education, early delinquency intervention and landlord/tenant relationships, and reverse mortgage (HECM) counseling for clients 62 years of age and older.

**City of Vacaville Office of Housing & Redevelopment**

Vacaville, CA

\$39,198

The City of Vacaville Office of Housing and Redevelopment has over twenty-seven years of experience implementing local, state and federal housing and social services programs. The agency provides housing counseling in the areas of homebuyer education, pre and post-purchase, mortgage delinquency and default resolution, Home Equity Conversion Mortgages (HECM), renter assistance, and mobility. Housing counseling is provided in both Spanish and English.

**COLORADO**

**Adams County Housing Authority**

Commerce City, CO

\$29,692

Adams County Housing Authority (ACHA) administers several housing assistance programs designed to meet their clients' housing needs. They provide assistance to the residents of Adams County who live or wish to live in the cities of Northglenn, Thornton, Federal Heights, Westminster, Eastlake, Henderson, Commerce City, parts of Aurora, Broomfield, Watkins, Bennett, Strasburg, and unincorporated parts of Adams County. ACHA offers housing counseling with Mortgage Default, Budgeting, Foreclosure Prevention, Case Management, Homeownership and Home Equity Conversion Mortgages. They also assist renters with Eviction Prevention and Case Management, Section 8, Family Self Sufficiency, Public Housing, Below Rentals, Pre-Occupancy, and Post-Occupancy counseling. In addition, they offer Utility Assistance to both renters and owners.

**Boulder County Housing Authority**

Boulder, CO

\$28,950

Boulder County Housing Authority believes in the values of homeownership. The programs offer services that include counseling, education, outreach, and referral to potential renters, renters, potential Homeowners, and home owners. The primary impediment to affordable housing in Boulder and the County is the cost of housing, both rental and owner-occupied. The kind of assistance that they offer are Pre-Occupancy, Home buyer Counseling, Rental or

Mortgage delinquency counseling, Budget and credit counseling for renters and homeowners, and Reverse equity counseling for senior homeowners.

**Brothers Redevelopment, Inc.**

Denver, CO

\$19,541

Since 1971 Brothers Redevelopment has been providing affordable and accessible housing and counseling to low and moderate-income people. The majority of their activities take place in the 6 county Denver metro area. Recently they completed their 21st paint-a-thon, painting 133 seniors homes using volunteers. The main focus of their counseling will be on first time homebuyers and will target the Denver City and County neighborhoods that need this outreach the most. Brothers works with the Colorado Housing Counseling Coalition, International Cross Cultural Network of Aurora and the Colorado Housing Assistance Corporation, just to name a few of their partners. The agency also works with the reverse mortgage program for seniors and even has an in-house home maintenance and repair program for minor home repairs.

**City of Aurora**

Aurora, CO

\$19,205

City of Aurora, Office of Community Development, Home Ownership Assistance Program (HOAP) mainly serves within the city limits and also provides counseling within the Denver Metro area. HOAP has been in existence since 1985 and is dedicated to making affordable housing a reality for low to moderate-income families in Aurora. The agency is a proactive and highly visible program that provides counseling services for pre-purchase, foreclosure prevention, reverse equity mortgage counseling for the elderly, pre-foreclosure sales, rental counseling and fair housing assistance. HOAP also provides counseling and education for down payment assistance programs with the Colorado Housing Assistance Corporation.

**Colorado Housing Enterprise**

Westminster, CO

\$3,241

Colorado Housing Enterprise (CHE) is an affiliate of the Colorado Rural Housing Development Corporation with offices located in the San Luis Valley, Colorado Springs, and Denver. The Colorado Rural Housing Development Corporation has been a member of the NeighborWorks® Network since 1993. CHE has 5 years experience counseling individuals and families in the process and/or preservation of homeownership. CHE mainly serves the San Luis Valley, Colorado Springs, Denver, and serves in other parts of Colorado. The agency provides Home Buyer Education Workshops, pre-purchase Home Ownership Counseling (individual), Predatory Lending and Fair Housing counseling, post- purchase – Mortgage Delinquency and Default Resolution counseling.

**Neighbor To Neighbor, Inc.**

Ft. Collins, CO

\$22,505

Neighbor to Neighbor, a private non-profit organization, served nearly 800 households during the previous year through mortgage default counseling, reverse mortgage counseling and homebuyer education classes. In serving Larimer county and Northern Colorado the agency has helped with flood relocation counseling, mobile home park counseling and Section 8 properties that were expiring. They will continue to provide transitional housing, landlord/tenant counseling and several other programs that serve the low-income population in their area. Neighbor to Neighbor has several affiliations with food banks, affordable housing coalitions and housing authorities in Northern Colorado to further their efforts to help less fortunate individuals.

### **Northeast Denver Housing Center**

Denver, CO

\$5,242

Northeast Denver Housing Center has served the residents of Denver and its surrounding areas since 1982. The mission of the agency is to conduct community development activities that enhance the sustainable housing and economic development needs of people underserved by the market. NDHC accomplishes their mission by providing housing counseling and/or first time homebuyer workshops. The agency's counseling covers all aspects of housing counseling with consumer credit counseling, purchasing a home, preventing foreclosure, HECMs and rental counseling. NDHC has received numerous recognition for programs such as: Continuum of Program Enriched Housing, Home Ownership Incubation program, Co-Housing program/project, National Excellence Award for Best Practices, Environmental Justice through Pollution Prevention Grant for EPA and the first "Green Built" home by a nonprofit.

### **Southwest Community Resources**

Durango, CO

\$5,686

Southwest Community Resources (SCR) is located in Durango. The agency was established in 1981 and serves a five county region of Southwest Colorado comprised of Archuleta, Dolores, La Plata, San Juan and Montezuma Counties. The Southern Ute Tribe and Mountain Ute Tribe have housing authorities that are located within this five county area. The agency offers a comprehensive housing counseling program that includes pre-occupancy, pre-purchase, pre-rental, mortgage default, rent delinquency, post occupancy, home improvement, displacement and relocation, money management, debt management, and HECM. SCR also works closely with the Colorado Division of Housing to identify impediments to fair housing choices. The agency manages the HUD Section 8 Voucher and Certificate Program and the Renters Revolving Loan Fund. The purpose of SCR is to promote self-sufficiency and economic, social and educational well being within the communities located in the five county region.

### **Summit County Housing Authority**

Breckenridge, CO

\$3,241

Summit County Housing Authority is located in Breckenridge. Summit County HA provides comprehensive housing counseling for the residents of Summit County. The county includes

the main towns of Silverthorne, Frisco, Dillon, Breckenridge, Blue River and Montezuma. The agency works with the Colorado Housing Finance Agency (CHFA), the Colorado Division of Housing and the Colorado Association of Realtors Housing Opportunity Foundation (CARHOF). The main goal of Summit County HA is to address the problems of the housing shortage and high cost housing market in the county. The agency provides down payment assistance besides housing counseling services. Other services the agency provides include mortgage default, rent delinquency, post occupancy and money management counseling. Summit County HA administers the Section 8 Rental Assistance and Family Self Sufficiency. The agency works in conjunction with the incorporated towns and the Summit County Government to address the housing needs.

## CONNECTICUT

### **Neighborhood Housing Services of New Britain, Inc. (NHS)**

New Britain, CT

\$17,340

NHS was originally created in 1978 to assist owner-occupants of 1-4 family units in repairing and improving their homes. NHS continues to believe that the quality, stability and viability of the American neighborhood remains dependent on a safe environment, a sound economic base, a fair market value, and a sense of community. Services provided include: homeownership counseling, post-purchase counseling, credit counseling and Land Lording 101.

## DELAWARE

### **Community Housing, Inc. (CHI)**

Wilmington, DE

\$14,578

Community Housing Inc. has been actively involved in housing counseling since 1973. It has counseled more than 1500 families and individuals, including over 500 clients who became first-time homebuyers in the last five years. During the past 25 years, the agency has helped over 9000 families avoid mortgage foreclosure. The agency's housing counseling staff of two delivers housing counseling assistance primarily to Delaware area residents. The housing counseling program delivered by CHI includes pre-purchase counseling, default counseling, reverse mortgage counseling and a security deposit program designed to assist renters desirous of vacating substandard or overcrowded housing conditions. CHI offers extensive first-time homebuyer services. For example, the Express Program, consisting of two three-hour sessions, is for prospective homeowners with no credit or budget problems. Discussion covers homeownership issues, particularly the home purchase process. To complement the Express Program, CHI also offers the First-Time Homebuyers Program, which consists of four two-hour sessions and covers home buying and homeownership topics in greater detail.

### **Delaware State Housing Authority**

Wilmington, DE

\$25,722

The Delaware State Housing Authority is a state housing finance agency committed to assisting affiliate organizations in providing affordable housing for low- to moderate-income families in Delaware. The Delaware State Housing Authority does not actually provide direct counseling services, but delivers housing counseling assistance utilizing a number of HUD-approved housing counseling agencies. The Delaware Housing Authority monitors the delivery of housing counseling assistance delivered by counseling agencies located in Wilmington, New Castle, Kent and Sussex Counties.

**First State Community Action Agency, Inc.**

Georgetown, DE

\$15,268

Founded in 1965, the First State Community Action Agency, Inc., has offered a broad range of human service programs in the state of Delaware. The community public service agency became a HUD-certified counseling agency in 1972, and expanded their service delivery area in 1973 to offer statewide coverage. The counseling agency staff, consisting of three professionally trained counselors, provides the following housing counseling services: homebuyer education, pre-purchase home ownership, mortgage deficiency/default resolution, home equity conversion, rental delinquency counseling, crisis alleviation, energy conservation, and education / outreach initiatives. First State's housing counselors are certified by the National Federation of Housing Counselors and maintain a membership in the Delaware Federation of Housing Counselors.

**National Council on Agricultural Life & Labor Research, Inc. (NCALL)**

Dover, DE

\$19,425

NCALL has provided comprehensive housing services to low and moderate-income Delawareans since 1976. NCALL's housing counseling staff consists of five counselors with a combined 21 years of housing counseling experience and deliver housing counseling assistance throughout Delaware. NCALL has assisted 532 families in achieving first-time homeownership. NCALL offers a detailed homeownership counseling curriculum with the following components: budgeting, credit analysis, debt management, the process of buying a home, housing options, a review of key players and their roles, down payment and closing costs, a review of lender mortgage loan criteria, a comparison of lender rates and terms, home inspections and appraisals, the loan application process, the settlement process, home maintenance, and tips on how to be a responsible homeowner and avoid foreclosure.

**Neighborhood House, Inc.**

Wilmington, DE

\$14,578

Founded in 1927, Neighborhood House, Inc. is a multi-purpose non-profit community center whose services include a comprehensive Housing Services Program. Neighborhood House primarily serves the New Castle County area. The staff includes the Housing Program Director and three housing counselors, all members of the Delaware Federation of Housing Counselors. Counseling areas include pre-purchase homeownership counseling, post-purchase counseling, mortgage default counseling, Home Equity Conversion Mortgage

counseling, loss mitigation counseling, renters assistance counseling, mobility counseling and housing workshops/seminars. Collaborative housing programs developed by the agency include the contractual delivery of housing counseling to first-time homebuyers under The City of Wilmington and The State of Delaware Down Payment and Settlement Program.

**YWCA of New Castle County**

Wilmington, DE

\$19,425

The YWCA of New Castle County has a 105-year history of delivering human services to meet the changing needs of women and families in the state of Delaware. Centers for Homeownership (Centers) is one of the organization's six programs for economic advancement. Through Centers, the YWCA provides education, preparation, counseling, and support in the areas of homeownership and other asset-building, with programs targeted to low-to moderate-income individuals and families. Families receive assistance in repairing and reestablishing credit, budgeting to save for a home, obtaining a mortgage, choosing a community loan program for down payment/settlement assistance, going through settlement, and making simple home repairs. The YWCA also provides reverse mortgage counseling on Home Equity Conversion Mortgages for senior citizens. The housing counseling staff consists of a Program Director and three experienced full-time housing counselors.

**DISTRICT of COLUMBIA**

**Housing Counseling Services, Inc. (HCS)**

Washington, DC

\$14,232

HCS is a non-profit organization founded in 1972 to provide comprehensive housing counseling, training, advocacy, and housing opportunities for low and moderate-income home buyers, homeowners, and tenants. HCS's goal is to prevent homelessness and increase homeownership opportunities by providing the opportunities, skills, self-esteem and empowerment necessary within families and communities.

**The Marshall Heights Community Development Organization (MHCDO)**

Washington, DC

\$19,067

Established over 17 years ago, the MHCDO's goal is to revitalize the Ward 7 area of Washington, D.C. A community-based nonprofit, it received its approval certification for housing counseling from HUD ten years ago. MHCDO provides the following counseling services: money and home management, rental assistance, home purchase, mortgage delinquency/default and foreclosure resolution, eviction, and HECM (Reverse Mortgage) Counseling. MCHDO also has workshops on specific topics, such as: Credit Repair, Home Ownership, Client Rights and Responsibilities, Effectively Meeting Obligations, Handling Liabilities, Goal Setting, Debt Reduction, General Maintenance and Repair.

**Near Northeast Community Improvement Corp.**

Washington, DC

\$17,685

CIC was established in October 1965 and offers comprehensive housing counseling to low and moderate-income individuals and families as well as to the homeless. It has received HUD Housing Counseling Grants since 1978. The services provided include: homebuyer education workshops; pre- and post-purchase counseling; loss mitigation; pre- and post-rental; reverse mortgage; general social and economic; marketing and outreach; and fair housing. In total, the agency has served approximately 229,558 clients.

**University Legal Services, Inc.**

Washington, DC

\$18,376

ULS has been a HUD-certified housing counseling agency since 1972. It has provided comprehensive housing counseling, including pre-purchase, money management, budgeting, rental, delinquent mortgages and rents, reverse equity mortgages, and rehabilitation.

**FLORIDA**

**Homes In Partnership, Inc.**

Apopka, FL

\$23,701

Homes In Partnership, Inc. has been providing and facilitating affordable housing for Central Florida residents in the very low to moderate-income range for the past twenty-five years. The organization partners with many community-based organizations to help the low income and underserved minorities in the community. Notably, Homes In Partnership received special recognition from Rural Housing Services for being the only self-help housing provider, nationwide, that met their goal of providing post purchase counseling services to occupants qualified for homeownership. The agency has received consecutive grants from Rural Housing Services for twenty-five years to provide technical assistance to families interested in building their homes through the self-help program.

**Manatee Coalition For Affordable Housing, Inc.**

Bradenton, FL

\$17,590

Manatee Coalition for Affordable Housing, Inc. has been providing homeownership education since its inception in 1991. It has a solid track record of helping very low and low-income families to become homeowners. The agency's housing counseling services include homebuyer education, pre and post-purchase counseling, and marketing and outreach initiatives. Additionally, Manatee is a member of the Ward 5 Quality Assurance Team that is made up of community nonprofit agencies whose mission is to establish a forum through which information about local community needs can be discussed and exchanged.

**Manatee Opportunity Council, Inc.**

Bradenton, FL

\$13,312

Manatee Opportunity Council, Inc., a private nonprofit, has been a HUD-certified Housing Counseling Agency since the early 1970's, providing services on behalf of indigent, low-income individuals and families since 1968. It serves Manatee, Sarasota, Charlotte, Lee,

DeSota and Hardee Counties, and is also the case management agency for the HUD funded Manasota Homeless project, serving Manatee and Sarasota Counties.

**Central Florida Community Development Corporation**

Daytona Beach, FL

\$12,090

Central Florida Community Development Corporation is a nonprofit, community-based organization founded in 1982 to provide economic development and affordable housing opportunities for low and moderate-income households. CFCDC provides housing counseling for prospective homeowners as well as existing homeowners in Volusia County. Targeted underserved areas include Daytona Beach, Deland, Ormond Beach and New Smyrna Beach.

**Mid-Florida Housing Partnership, Inc.**

Daytona Beach, FL

\$18,812

Mid-Florida Housing Partnership provides a wide array of counseling services in Volusia and Flagler Counties. The Partnership has been operating in this capacity for over 8 years, and coordinates its activities with other agencies to meet the needs of many in their service area. The agency offers multiple delivery methods for its services, which are also available in different languages, and all three offices are centrally located.

**West Perrine Community Development Corporation**

Miami, FL

\$19,423

The West Perrine Community Development Corporation's Housing Opportunity Center has an experienced and well-trained staff with over twenty years of housing counseling experience. Since opening their doors to the public in December 1994, this agency has served over 2100 households in pre-purchase counseling, mortgage default and foreclosure prevention. Its goal is to provide a total-quality comprehensive counseling service to the residents in order to enable them to achieve decent and affordable housing.

**Miami Beach Community Development Corporation**

Miami Beach, FL

\$18,812

Miami Beach CDC has been providing housing counseling to clients for over 11 years. During that time they have managed Federal, State and local funds in order to provide a high level of service to the Miami-Dade County residents. Its housing counseling mission is to promote and develop housing opportunities through education and counseling. Miami Beach CDC employs multiple outreach efforts to provide consumer education in both confidential and group counseling sessions.

**Consumer Credit Counseling Service of South Florida, Inc.**

North Miami, FL

\$18,812

Founded in 1972, Consumer Credit Counseling Services of South Florida, Inc. (CCCS), is a Non-Profit, United Way affiliated, HUD certified, American Homeowner Education and Counseling Institute Certified and Fannie Mae approved community service agency that offers free counseling service to its residents. With a staff of twenty-two full time housing counselors, it is able to provide a full range of housing counseling services. Staff members hold a number of accreditations and certifications. To further strengthen its commitment to the community, the organization is dedicated to providing the necessary tools for a better work environment that ultimately renders a higher level of quality service beyond customer expectations.

**Ocala Housing Authority**

**Ocala, FL**

\$25,000

The Ocala Housing Authority is a nonprofit organization whose goal is to provide safe, affordable and decent housing for the residents of Marion County. The agency has been serving the City of Ocala, Marion County, for more than three decades as a housing services provider. Services include homebuyer education, foreclosure prevention counseling, advocacy and technical assistance as it pertains to homeownership. Ocala Housing Authority became a HUD-Certified Counseling agency in August, 2000.

**Community Equity Investments, Inc**

Pensacola, FL

\$19,000

Incorporated in 1974, Community Equity Investments, Inc. is a nonprofit agency serving Escambia County, Florida. The agency's Homeownership Program was initiated five years ago to provide affordable housing and homeownership training and counseling to low and moderate-income families. The Housing Counseling Program is in direct response to the Escambia Consortium, Florida Five-Year Consolidated Plan. Based on current activity, the organization expects to hold approximately 20 housing workshops and provide individual counseling to more than 200 clients this year.

**Consumer Credit Counseling Service of West Florida, Inc.**

Pensacola, FL

\$24,312

Consumer Credit Counseling Service of West Florida, Inc. is a HUD-approved Housing Counseling Agency providing comprehensive housing counseling services in 21 counties and 15 cities in Alabama, Florida, and Georgia, including five (5) major military facilities and the Poarch Creek Band Indian Reservation in Atmore, Alabama. The agency has been in operation since 1975 with a mission to provide free consumer education, financial counseling, housing counseling and debt reduction services.

**Consumer Credit Counseling Service of Family Counseling Center of Brevard, Inc.**

Rockledge, Florida 32955

\$18,812

Family Counseling Service, parent agency of Consumer Credit Counseling Service has been serving the "Space" Coast of Florida for 37 years, and is the oldest family service

agency in the area. CCCS serves a population of over half a million people in Brevard and Indian River Counties. In 2000, the agency provided over 80,000 hours of service to its targeted community, working with Federal, State and Local organizations to meet the housing and other social needs of these families and individuals.

**Tallahassee Urban League, Inc.**

Tallahassee, Florida 32303

\$7,812

The Tallahassee Urban League, Inc. is a private, non-profit organization established in Tallahassee in 1969 to serve the needs of minorities and low-income citizens. The agency has operated a Comprehensive Housing Counseling Program and has been a HUD Certified Counseling Agency since 1978. It has assisted more than 20,000 clients since that time. Tallahassee Urban League serves Leon County and the surrounding counties of Gadsden, Jefferson, Madison and some parts of South Georgia.

**Consumer Credit Counseling Service of The Florida Gulf Coast, Incorporated**

Tampa, FL

\$26,146

CCCS of the Florida Gulf Coast was formed over 25 years ago as a nonprofit organization to provide financial counseling and education. CCCS has 16 offices located throughout its five-county service area. It is committed to providing the best professional consumer credit education, confidential financial counseling and debt reduction programs to all segments of those communities.

**The Agriculture and Labor Program, Inc.**

Winter Haven, FL

\$3,535

The Agriculture and Labor Program, Inc. is a private, nonprofit, community-based organization chartered by the State of Florida to provide assistance to low-income families and individuals throughout the state. The agency has offices located in Polk and St. Lucie Counties. Services offered include pre and post-purchase housing counseling, homebuyer education, mortgage delinquency and mortgage default counseling. In addition to housing counseling, the agency provides emergency services to farm workers, utility support for low income and senior citizen households, affordable housing, employment training and numerous other services.

**Housing and Neighborhood Development Services of Central Florida, Inc. (HANDS)**

Winter Park, FL

\$20,034

Housing and Neighborhood Development Services of Central Florida, Inc. is a private nonprofit affordable housing agency incorporated in July 1989. HANDS serves the Florida Counties of Orlando, Orange, Osceola and Seminole. The organization has provided comprehensive housing counseling and information and referral services to over 48,000 families since it's inception.

## GEORGIA

### **City of Albany, Georgia (The City)**

Albany Georgia

\$5,368

The City has been a HUD-approved housing counseling agency since 1992 and serves an eight-county rural area surrounding Albany/Daugherty County. A primary objective of the program is to assist those in the target area who were affected by the 1994 and 1998 floods. Forty five percent (45%) of the population in the flood areas is minority. The City helps families and individuals in purchasing or renting homes. Services also include guidance on remaining in their properties. In further support of the housing counseling effort, The City has passed an ordinance that provides protection against housing discrimination.

### **Gwinnett Housing Resource Partnership, Inc**

Norcross, GA

\$25,534

Gwinnett Housing Resource Partnership, Inc. is a nonprofit organization and a Community Housing Development Organization (CHDO). It has a large staff of well-qualified housing counselors. GHRP's target area is a fast-growing suburb/bedroom community of Atlanta, Georgia, which has experienced a 65 percent increase in population over the last ten years, with a disproportionate 660 percent increase in the Hispanic sector. Half of the staff is bilingual (Spanish / English), enabling the organization to assist the Hispanic clients in the area. GHRP offers a multifaceted housing counseling agenda as well as other services such as Individual Development Accounts (IDA), which provide a systematic savings vehicle to assist first time homebuyers to become mortgage-ready purchasers.

### **Fulton-Atlanta Community Action Authority, Inc. (FACAA)**

Atlanta, GA

\$18,812

Fulton-Atlanta Community Action Authority, Inc. (FACAA) is a nonprofit organization, primarily servicing Fulton County, the core county of the City of Atlanta, Georgia, which has one of highest rates of poverty in the Nation, at 27 percent. HUD has designated a portion of its targeted area as an "Empowerment Zone". Its primary objective is to increase the number of first-time homebuyers while decreasing foreclosures and evictions through education and training. The new HUD grant funds will be used to enhance the current housing counseling program and hire two additional housing counseling staff members. These additional resources will also enable FACAA to provide credit counseling in conjunction with financial management and budgeting to potential homeowners in improving their financial outlook, in preparation for homeownership or other occupancy.

### **Cobb Housing Inc. (Cobb Housing)**

Marietta, GA

\$23,701

Cobb Housing Inc. (Cobb Housing) is located in the metropolitan area of Atlanta, Georgia and serves 15 counties in northwest Georgia, which are not currently served by a HUD-approved counseling agency. During the last Fiscal Year, Cobb Housing, Inc. received a

HUD grant and leveraged \$40,000 from The United Way, in support of housing counseling activities. The mission of Cobb Housing is to provide affordable housing to low and moderate-income individuals and families. Cobb Housing operates a full-spectrum housing counseling center, offering pre-purchase housing counseling services to first time homebuyers and post-purchase pre-mortgage default counseling services to existing homeowners.

**Gainesville/Hall County Neighborhood Revitalization(GHCNR)**

Gainesville, GA

\$18,812

Gainesville/Hall County Neighborhood Revitalization (GHCNR) has been a HUD- approved counseling agency since 1999 and has provided housing counseling services to residents of Hall County and the City of Gainesville for the past three years. In concert with its housing counseling activities, it also provides other housing rehabilitation and down payment assistance programs. The HUD grant will be used to continue its ongoing activity, focusing on homebuyer education and one-on-one pre-purchase counseling. The area serviced by GHCNR has a growing, and an acute need, for expanded services for its Hispanic population and for those who are unable to find housing because of the long waiting list for local public housing assistance. The HUD funding will also aid GHCNR in maintaining its close collaboration with the Georgia Department of Community Affairs in delivering housing counseling education targeted to rural households.

**Urban League of Greater Columbus (ULGC)**

Columbus, GA

\$27,979

ULGC has been a HUD-approved housing counseling agency and providing housing counseling services since 1985. Housing counseling services are provided to low and moderate-income residents of the five-county area in the vicinity of Columbus, Georgia. Additionally, due to its proximity to the state line, residents of neighboring Alabama counties are also served by ULGC. The HUD grant will make it possible to hire additional staff to carry out its core activities, which include homebuyer education and mortgage delinquency and default counseling.

**Unified Government of Athens-Clark County (UGACC)**

Athens, GA

\$18,812

UGACC has provided housing counseling services to residents throughout Northeast Georgia since 1977. It also administers the HUD-funded Community Development Block Grant (CDBG) program for Athens-Clark County, which places it in a unique position to coordinate its housing counseling activities with local housing initiatives and development activities. With affordability and adequacy of the local housing stock continuing to be a major impediment to homeownership in the area served by UGACC, the funds provided under the HUD grant, will allow for the continuation of UGACC's comprehensive program of housing counseling activities. Pre-Purchase assistance for first time homebuyers, pre-rental and rental delinquency counseling, counseling on predatory lending and pre-foreclosure assistance make up a portion of the comprehensive activities which will be possible under the new grant funding.

**Appalachian Housing and Redevelopment Corporation (AHRC)**

Rome, GA

\$19,423

AHRC is a nonprofit subsidiary of the Housing Authority (ARH) of the City of Rome, Georgia. AHRC carries out the housing counseling element of ARH's overall program to improve the economic and social environs of the Rome/Floyd County target area. AHRC maintains a competent staff of housing counselors with experience in the various aspects of housing counseling activities and operations. It has established partnerships with over 30 local organizations such as banks, real estate agents, housing authorities, insurance companies, shelters, landlords, inspection companies and other community service providers. Challenges facing AHRC include the economic victimization of the ever-increasing Latino population due to language, cultural and economic barriers and a large percentage of the targeted population below the poverty line are

**Economic Opportunity of Savannah Chatham County Area, Inc.**

Savannah, GA

\$22,479

Economic Opportunity of Savannah Chatham County Area, Inc. (EOA) has provided housing counseling to the Savannah/Chatham County, Georgia, area for the past 26 years. It has a large experienced staff of housing counseling professionals, several of which are active in national housing counseling professional organizations. EOA has been especially aggressive in the area of leveraging funds to serve clients' needs. Included in the list of contributors is the United Way of the Coastal Empire, the Georgia Department of Human resources and The City of Savannah. HUD housing counseling grant funds will be used to continue and improve EOA's existing services.

**Housing and Economic Leadership Partners, Inc. (HELP)**

Athens, GA

\$21,868

Housing and Economic Leadership Partners, Inc. (HELP) has a fairly large staff of experienced housing counselors who have worked in close coordination with the Athens-Clark County, Georgia, Government, Community Development Block Grant program over the past eight years. HELP serves nine (9) counties in the Northeast area of Georgia, in the vicinity of the City of Athens. HELP also furthers its objectives by networking with local mortgage brokers, homebuilders and the real estate industry.

**Latin American Association (LAS)**

Atlanta, GA

\$22,479

Latin American Association (LAS) is a nonprofit that has provided services to the Atlanta, Georgia metropolitan area over the last 29 years. It has provided housing services over the past five (5) years. Its primary target for assistance is Latinos. In the year 2000, LAS assisted 34,000 clients in the metropolitan area with an overall budget of \$2,000,000. LAS has leveraged funds from the Fannie Mae Foundation to specifically target Hispanics with housing needs. Among other services, the HUD grant will assist LAS in providing additional

bilingual, one-on-one counseling to place potential Hispanic homeowners in a position to afford and maintain a decent place to live.

**Dekalb-Fulton Housing Counseling Center, Inc. (DFHCC)**

Decatur, GA

\$27,979

Dekalb-Fulton Housing Counseling Center, Inc. (DFHCC) is a nonprofit agency chartered by the State of Georgia to provide comprehensive housing counseling services, which it has been delivering over the past 22 years. Its target area is the 13 county Metro Atlanta Statistical Area. It has an experienced seven-member staff. Current objectives established by DFHCC include: serving 400 new Dekalb County clients for the purposes of avoiding housing foreclosure and serving a like number of clients in weekly homebuyers' seminars over the next year. One of its prime objectives is to provide education and technical assistance on the ever-increasing problem of predatory lending, which has deeply affected its target area. Dekalb County is one of the three areas in the Nation, identified by HUD as a "Hot Zone" for this activity. HUD has enlisted DFHCC's assistance in dealing with this problem, which speaks to its leadership in this area of community and national concern.

**Georgia Housing and Finance Authority**

Atlanta, GA

\$64,672

Since 1976, the Georgia Housing Finance Authority has been the principal means of providing affordable housing opportunities in the state. This agency is an experienced manager of programs funded by federal award and other sources. It has created and implemented numerous housing programs that have successfully reached target households. GFHA through eight affiliates offers comprehensive housing counseling programs including pre and post purchase counseling and credit coursing. GFHA's Homebuyer Program provides low interest rate first mortgage loans to qualified first time borrowers. During calendar year 2000, the program assisted 1,286 families to purchase homes, 97.9% of the families were first time homebuyers with the average loan amount of \$72,342. The OwnHOME Program provides deferred payment subordinate loans to low-income homebuyers to cover the cost associated with down payment, closing costs and prepaid items. During calendar year 2000, an average loan of \$2,802 was provided to assist 691 families to purchase homes. Since its implementation in 1993, \$17.9 million has enabled 6,208 low-income families to reach their goal of owning a home.

**HAWAII**

**Legal Aid Society of Hawaii**

Honolulu, HI

\$11,802

The Legal Aid Society of Hawaii is Hawaii's largest public interest, nonprofit legal services provider. Legal Aid Society of Hawaii currently operates nine branch offices statewide on six islands. Legal Aid Society of Hawaii provides comprehensive housing counseling and is

dedicated to providing free civil legal assistance to eligible, low-income individuals and families.

## **IDAHO**

### **Idaho Housing and Finance Association (IHFA)**

**Boise, ID**

\$94,191

The Idaho Housing and Finance Association (IHFA) promotes homeownership opportunities for Idaho's low and moderate-income residents who are generally first time homebuyers. They also provide homeownership training and loan products to meet special needs in the market place. They also provide comprehensive counseling. Including pre-purchase, delinquency, default resolution counseling, credit improvement and debt consolidation, property maintenance, money management, debt restructuring, and loan forbearance.

### **Community Action Agency**

**Lewiston, ID**

\$19,554

The Community Action Agency provides comprehensive housing counseling, including pre-occupancy, mortgage default, rent delinquency, post occupancy, home improvement, rehabilitation, displacement, relocation, money management, debt management, and home equity conversion mortgages (HECM).

## **ILLINOIS**

### **Spanish Coalition for Housing (SCH)**

**Chicago, IL**

\$31,646

SCH was created in 1966 and serves the metropolitan Chicago communities whose residents are predominantly low to moderate-income Latinos. The agency provides all counseling in both English and Spanish. Counseling services consist of pre and post-purchase counseling; default/foreclosure prevention; pre and post rental counseling; HECM counseling and workshops to provide a better understanding of the rights and responsibilities of both tenant and landlord. SCH currently is providing foreclosure prevention services to homeowners with FHA mortgages who reside within HUD's designated hot zones. This program identifies mortgagors who may have been victims of predatory lending practices and assists them with the prevention of foreclosure.

### **Access Living of Metropolitan Chicago**

**Chicago, IL**

\$26,757

Access Living's mission is to increase the housing options for people with disabilities in the City of Chicago through renter and homeownership counseling, independent living skill building, seminars, networking, training, peer-based support groups and community outreach. Access Living addresses the needs and issues of people with disabilities by bridging the

crucial links between direct client services, systems change advocacy, public education and civil rights enforcement.

**AMPS, Incorporated**

**Chicago, IL**

\$4,146

AMPS, Inc. was founded in 1991, approved as a Community Housing Development Organization (CHDO) in August 1997 and certified as a HUD comprehensive housing counseling agency in November 1997. The goal of AMPS, Inc.'s housing division is to ensure that indigenous residents who wish to remain within North Lawndale have every opportunity to do so and that homeownership is the preferred means where feasible and economically viable. The housing division includes both development and counseling aspects, resulting in a comprehensive and flexible approach to the problems facing lower income residents in the community.

**CEFS Economic Opportunity Corporation**

**Effingham, IL**

\$16,979

As a community action agency, CEFS provides comprehensive counseling and advice to tenants and homeowners on property maintenance, financial management and other housing related issues. Their goal is to assist individuals and households in maintaining or securing affordable housing. CEFS also works with the homeless, or near homeless. CEFS works in the Clay, Effingham, Fayette, Shelby, Montgomery, Moultrie, and Christian communities.

**Chicago Commons**

**Chicago, IL**

\$19,145

Established as a nonprofit in 1894, Chicago Commons assists people to become self sufficient and economically independent. Since 1979, Chicago Commons Housing Resource Center (CCHRC) has assisted the Englewood community in alleviating problems caused by substandard housing, housing shortages and housing abandonment. CCHRC provides residents with housing counseling and access to a variety of loan products for purchase and/or rehabilitation/home improvements.

**Community & Economic Development Association (CEDA)**

**Chicago, IL**

\$22,479

CEDA's housing counseling program has primarily served residents of suburban Cook County since 1966. In 1985, the agency expanded their services to residents of Chicago and other counties. CEDA has been HUD approved since 1974. CEDA's goals are to enhance housing access, reduce barriers to housing and create and preserve affordable housing opportunities. Their housing counseling program is comprehensive, placing special emphasis on making sure people have fair and equal rights to housing. CEDA works jointly with other agencies and associations in the housing field to further the effectiveness of fair housing efforts. CEDA's employees are bilingual, speaking languages such as Spanish, Thai, and German. Several office locations are available throughout Cook County.

**DuPage Homeownership Center**

Wheaton, IL

\$28,000

The Dupage Homeownership Center has been providing pre-purchase counseling for first-time homebuyers since 1991, and default counseling for Dupage County homeowners in financial crisis since 1994. The Dupage Homeownership Center works with area lenders, Dupage County government and the Illinois Housing Development Authority to create the Dupage Homestead Program. The Homestead Program offers substantial financial assistance to low-income households to enable them to afford homes in Dupage County.

**Housing Authority of the County of Lake**

Grayslake, IL

\$5,979

The Housing Authority of the County of Lake, IL has been HUD certified since 1992. The agency provides first time homebuyer counseling to potential homebuyers so that they can make informed decisions and potentially qualify for special lending programs and down payment assistance. To lower the number of foreclosures in Lake County, counselors with the housing authority work with mortgagors to explore alternatives to foreclosure, like special forbearance, loan modifications or other workout plans. To increase the supply of housing open to Section 8 participants, the organization engages in outreach campaigns to rental property owners, realtors and property management firms to recruit their interest in the program. For seniors wishing to tap into the equity in their homes, HECM counseling is offered by this counseling agency. In order to locate suitable and affordable housing for persons with disabilities, an inventory of units designated as accessible is maintained and shared with disability advocacy groups. The Housing Authority of the County of Lake, IL also assists people who are homeless.

**Latin United Community Housing Association, (LUCHA)**

Chicago, IL

\$31,646

LUCHA was founded in 1982 and provides housing counseling to residents from the Humbolt Park, Logan Square, and West Town neighborhoods of Chicago. These services include increasing the participation of community Latinos in the Section 8 Certificate Program and the conventional housing program of the Chicago Housing Authority. LUCHA also provides first time homebuyers education, emergency home repair assistance, winterization assistance, home accessibility assistance services for the elderly and technical assistance to homeowners experiencing financial and other problems with their homes. The LUCHA staff provides bilingual housing counseling to the community.

**Legal Assistance Foundation of Chicago**

Chicago, IL

\$27,368

Legal Assistance Foundation of Chicago provides legal support and training to other housing counseling agencies and social service providers throughout the state regarding foreclosure prevention techniques, predatory lending practices, identification of home repair scams and

reverse mortgages. Additionally, Legal Assistance Foundation of Chicago has two primary housing counseling programs: (1) Foreclosure Prevention Law Project (FPLP), designed to provide comprehensive legal advice and representation to low and moderate income families at risk of losing their homes and (2) Housing Law Project for Seniors (HLPS) which provides education to seniors about appropriate services/programs that can help them remain in their home as well as teach them about the many financial risks and scams that could jeopardize homeownership.

**Rogers Park Community Council**

Chicago, IL

\$14,534

Formed in 1952, the Rogers Park Community Council provides a variety of counseling and resource information. For example, they work with landlords and tenants to find solutions to housing problems. They also provide affordable options to first time homebuyers, such as information on budgeting. Rogers Park Community Council has developed a collaborative program with other organizations to help them better serve their clients. The organization also provides HECM counseling to assist the elderly, as well as foreclosure prevention counseling.

**South Suburban Housing Center**

Homewood, IL

\$19,423

The South Suburban Housing Center (SSHC) has been administering housing counseling programs through its Home Seekers Service since 1977. SSHC operates in over fifty municipalities in South Cook, Will and Kankakee counties in the Chicago metropolitan area. SSHC has developed a comprehensive homeownership counseling and education program that includes enforcement addressing impediments to fair housing. SSHC provides several fair housing training sessions throughout the year to lenders, rental management agencies and housing providers.

**INDIANA**

**HOPE of Evansville, Inc. (HOPE)**

Evansville, IN

\$25,534

Since 1967, HOPE of Evansville, Inc. has been working to stabilize and revitalize Evansville neighborhoods by promoting and supporting homeownership by providing comprehensive housing counseling. During that time, HOPE has partnered with many nonprofit agencies, businesses, government entities, private or for-profit businesses to provide a full cycle of assistance in the area of affordable housing. HOPE offers homebuyer education, down payment assistance, low closing cost assistance, post purchase; mortgage delinquency and default renters assistance and Home Equity Conversion Mortgage (HECM) counseling. In fiscal year 2000, 309 clients were counseled under the HUD grant.

**Muncie Homeownership & Development Center**

Muncie, IN

\$14,750

In March 1995, the Muncie Homeownership & Development Center became a HUD-approved Housing Counseling Agency. The Home Center has continued to evolve into a "one stop shopping" community housing resource. The largest portion of the Home Center's services focuses on homeownership counseling and education; however, default, post-purchase, reverse mortgage, fair housing education, credit and tenancy counseling are also available. The Home Center has partnered with five local financing institutions, making available mortgage funds to potential homebuyers who are participating in Home Center housing counseling and education programs. Assistance is provided in the form of a forgivable or low-interest loan, depending on the homebuyer's income.

**Hoosier Uplands Economic Development Corp. (HUEDC)**

Mitchell, IN

\$15,000

Hoosier Uplands Economic Development Corporation has been a nonprofit Community Action Agency since 1966. HUEDC provides comprehensive housing counseling to a wide range of clients at the low to moderate-income level who are experiencing housing difficulties. They serve Lawrence, Orange, Martin and Washington counties in Southern Indiana. They counseled 453 clients in fiscal year 2000. They also offer pre and post-purchase, mortgage delinquency, loss mitigation, and renter assistance counseling; fair housing assistance information and mobility counseling.

**Lake County**

Crown Point, IN

\$18,201

Lake County plans to provide comprehensive housing counseling in the Lake County Entitlement Area encompassing 16 communities. They assist families regardless of income, however most of their clients are low to moderate-income. In fiscal year 2000, they counseled 241 clients. They offer pre-purchase counseling, down payment assistance, mortgage default counseling, rental delinquency, reverse mortgage, rehabilitation and energy conservation counseling. Under their Affordable Housing Program, they have recently acquired several acres of land to provide affordable housing to low and moderate-income individuals. They anticipate nearly 200 homebuyers will benefit from this program.

**Community Action of Greater Indianapolis, Inc. (CAGI)**

Indianapolis, IN

\$12,701

Housing counseling has been a part of Community Action's services since 1991. Community Action is a HUD-certified Housing Counseling Agency and a Certified Housing Development Organization (CHDO). Their Prevention, Education, Assistance & Counseling for Housing (PEACH) Program focuses on the low-income population in Boone, Hamilton, Hendricks, and Marion Counties in Central Indiana. Although a full array of comprehensive housing services are offered, the emphasis of the PEACH program is Reverse Mortgage Assistance. Community Action has also assisted clients in locating affordable housing, first-time mortgages, forbearances, and foreclosures. During the past fiscal year staff was able to assist

82 families with various housing concerns. In addition, approximately 150 additional families were served with Section 8, housing and self-sufficiency counseling.

**Lincoln Hills Development Corp. (LHDC)**

Tell City, IN

\$10,000

LHDC's involvement in the area of housing assistance and advocacy for low-income persons dates back 36 years. LHDC covers four rural counties - Crawford, Harrison, Perry and Spencer in southern Indiana. They are a HUD-certified Housing Counseling Agency & Community Housing Development Organization (CHDO). Areas of counseling include first-time homebuyers, mortgage default, rental assistance and budget counseling. A total of 51 clients were counseled last fiscal year, October 1999 through September 2000. In addition to administering and operating residential rehabilitation programs, LHDC has worked with local communities in constructing 191 housing units in the towns of Tell City, Cannelton, Chrisney, Marengo, Milltown and English for low-income elderly and handicapped; 48 housing units for low-income families in English and Marengo; 48 units for families in Corydon, Indiana.

**Housing Development Corp. of St. Joseph County (HDC)**

South Bend, IN

\$20,672

HDC was created to assist in the provision of decent, safe and affordable housing, and to act as an advocate and catalyst for neighborhood revitalization. HDC serves its mission by providing a full spectrum of services to address the housing needs and problems of the residents of St. Joseph County and other surrounding counties. Since 1997, nearly 200 low to moderate-income households have been assisted in the purchase of their first home. During the past year, the counseling division conducted 232 sessions. In September 1999, HDC was certified as a Local Housing Counseling Agency. HDC continues to acquire and renovate residential units, renting those of a multifamily nature and eventually converting single-family units into owner-occupied homes.

**Anderson Housing Authority**

Anderson, IN

\$24,312

The Anderson Housing Authority-Housing Counseling Agency is unique in that they are housed within, and are part of, a Public Housing Authority. The PHA's Executive Director started the Counseling Agency in 1975. The counseling staff has a combined total of approximately 49 years of experience. The agency works with the City of Anderson population by providing a full range of comprehensive housing counseling services such as: Pre-Purchase/Homeownership, Pre- Rental, Post Occupancy, Mortgage Delinquency, Default, Loss Mitigation, Home Equity Conversion Counseling, and Housing Consumer Education. From October 1999 through September 2000, 234 clients were counseled.

**City of Bloomington**

Bloomington, IN

\$24,925

The City of Bloomington's Housing and Neighborhood Development (HAND) Department has been a HUD-approved housing counseling agency for numerous years. Their scope of housing counseling services include: Pre-Purchase, Default, and rental Reverse Mortgage Counseling. Last Fiscal Year, October 1999 through September 2000, 120 clients were counseled under the HUD grant.

**Housing Authority of the City of Hammond**

Hammond, IN

\$27,979

Since 1944 the Hammond Housing Authority has provided a myriad of social and housing services for low income, disabled and the elderly within it's service area and other communities. Their scope of Housing Counseling includes: Homebuyer Education, Rental Assistance/ Homelessness, Homebuyer Education - Pre/Post Purchase Counseling, Mortgage Delinquency/Default Resolution and Reverse Mortgage Counseling/Loss Mitigation. In addition to this, through participation with various local lenders within the service area, the housing counselor has been able to assist in a larger variety of nontraditional housing loans. The number of clients served in all HUD supported counseling related activities totaled 352 for the funding period October 1999 through September 2000.

**Consumer Credit Counseling Service of Northwest Indiana, Inc. (CCCS)**

**Gary, IN**

\$20,500

CCCS has been a HUD certified Housing Counseling Agency for more than a decade. They provide debt management and housing counseling in seven counties in Northwest Indiana. The major objective of the agency is to assist individuals in obtaining and retaining homeownership. Most of the counseling performed by the agency is pre-purchase, with individuals and families who are ready to buy a home. The agency also provides comprehensive reverse mortgage and default counseling. During Fiscal Year 1999 to 2000, CCCS conducted a total of 1,132 housing activities. CCCS also administers, through the financial assistance of Bank Calumet, Individual Development Accounts. These accounts are designed to help low-income eligible individuals and families save for the purchase of a home and for home improvement.

**Housing Authority of the City of Fort Wayne (FWHA)**

Fort Wayne, IN

\$27,979

For the past 60 years, the FWHA has provided affordable housing and supportive services to the residents of the City of Fort Wayne, Indiana. The Comprehensive Housing Counseling Plan being administrated by FWHA has been in existence since 1975, and currently is administered by the Resident Services Department within FWHA. A full range of comprehensive counseling services include: Pre-Purchase, Pre-Rental, Mortgage Default, Post Occupancy, Home-Improvement/ Rehabilitation, Money Management/Budget Counseling, Home Management & Housing Consumer Education. In 1999-2000, a total of 112 clients were assisted, of which 60 families and individuals were assisted under the HUD grant.

## IOWA

### **Center for Assistance & Direction/CCCS of Greater Siouxland**

Sioux City, IA

\$16,578

This agency was established 24 years ago. The Center serves clients in a four-state area that includes nearly 30 counties in northwest Iowa, northeast Nebraska, southeast South Dakota and southern Minnesota. The Housing Counseling Service of CCCS of Greater Siouxland offers a full-range of homeowner/counseling and education services. These services include Pre-purchase housing counseling, homebuyer education, first-time homebuyers class, homeowner retention counseling, mortgage delinquency and default counseling, HECM, homeless emergency shelter, financial counseling, and debt management services. During the last fiscal year, the housing counseling program provided housing counseling to 1,081 individuals.

### **City of Des Moines (Services for Homeowner's Program (SHOP))**

Des Moines, IA

\$4,723

The Housing Counseling Division, "Services for HomeOwner's Program" (SHOP) is a service of the Community Development Department of the City of Des Moines. The services of the SHOP Program are designed to meet the needs of most low or moderate-income residents of Des Moines targeted neighborhoods, as well as persons traditionally under-served throughout the metropolitan area as identified in the City's Consolidated Plan. The grant will be used to expand pre-purchase and HECM counseling services to clients needing assistance who reside just outside of Des Moines.

### **Family Management Credit Counselors, Inc.**

Waterloo, IA

\$10,000

Family Management Credit Counselors, Inc. is a private nonprofit organization that provides Housing Counseling to educate Bosnian and other low-to-moderate income individuals/families on homeownership and/or renting. FMCCI has been providing financial and housing counseling for more than 40 years. Their primary area of service is a seven county area including the cities of Waterloo and Cedar Falls. Their work plan is to assist clients in acquiring safe, affordable housing and empower them to live lives that are less stressful with sound, stable budgets. Brochures, flyers and other pertinent materials have been translated in the Bosnian language and they work closely with Black Hawk County Community Services, who provides interpreters. FMCCI actively coordinates services with local service providers including the shelters, mental health care centers, area agencies on aging, substance abuse treatment facilities, public health care service providers, and department of human services.

### **Hawkeye Area Community Action Program, Inc.**

Hiawatha, IA

\$23,987

Hawkeye Area Community Action Program, Inc. is a Community Action Agency started in 1965. The Eastern Iowa service area includes six counties. The twelve major programs or services the agency provides include: Head Start, WIC, Food Reservoir, Energy Assistance, Transitional/Supportive Housing, Weatherization/Repair, Child Care Resource & Referral Center, Rural Elderly Nutrition & Support, Community Services, employment Assistance Program, Homeless Children's Trust, and Food Service Special Contracts. HACAP delivers comprehensive housing counseling services including advice and assistance for homelessness, pre-occupancy, mortgage default and rent delinquency, post-occupancy, home improvement and rehabilitation, displacement and relocation, and pre-foreclosure sales. The grant will be used to work with banks to provide HUD Help and HECM training and to work with the Civil Rights Commission to help provide information and awareness of Fair Housing Practices.

## **KANSAS**

### **Consumer Credit Counseling Service, Inc. of Salina**

Salina, KS

\$19,541

Consumer Credit Counseling Service (CCCS), a member of the National Foundation for Credit Counseling, provides housing counseling services in 72 counties located in central and western Kansas. The grant will enable them to continue to provide credit, mortgage default, rental, and pre-purchase counseling to low-to-moderate income persons, first-time homebuyers, minority populations and persons with disabilities. CCCS is a member of the Salina Area Community Service Council and the Kansas Department of Human Resources' Rapid Response Team. They provide on-site counseling services at McConnell Air Force Base. CCCS partners with many businesses, financial institutions and government entities to decrease incidents of discrimination in housing, promote prudent financial management practices and increase homeownership opportunities within their service area.

### **City Visions Ministries, Inc.**

Kansas City, KS

\$3,241

City Vision Ministries has been providing housing counseling services to first time buyers since 1994. Through Project HOMELIFE, CVM works with families in Wyandotte and Johnson counties in Kansas and Jackson, Clay and Platte counties in Missouri. This grant will assist them in marketing their housing counseling services with the use of billboards, posters and brochures to expand client base to Caucasians and Asian-Americans. City Vision Ministries is planning to add lower level office space to improve the services available to persons with disabilities.

### **Housing and Credit Counseling, Inc.**

Topeka, KS

\$24,209

Housing and Credit Counseling, Inc. (HCCI) is a local, regional and statewide agency headquartered in Topeka, Kansas. Three satellite offices are located in Lawrence, Manhattan and Emporia. This agency has been a certified housing counseling agency for 21 years and services 19 counties in Northeast Kansas as well as statewide. HCCI was awarded the national Urban Award for Excellence for its homelessness-to-homeownership programs by the

National Community Reinvestment Coalition in 1996. The grant will allow HCCI to continue their comprehensive housing counseling program, providing credit, tenant-landlord, pre-purchase and mortgage default counseling. Counseling services are provided on a face-to-face basis as well as through the use of toll-free telephone lines; e: mail; and the internet. Counselors will also travel to visit clients, who have a disability, in their homes. Counseling sessions, written materials and oral presentations/workshops are also available in Spanish. The HCCI's Kansas Tenants Handbook is also printed in Braille. HHCI has partnered with the cities of Topeka and Lawrence resulting in the development of Consolidated Plans; Topeka Affordable Housing Alliance; Practitioners Panel, Rental Housing in Kansas, HOYO; Kansas Housing Partners and many other organizations to provide services to the under-served areas of the state and areas of increased minority populations.

**Northeast Kansas Community Action Program, Inc.**

Hiawatha, KS

\$9,168

Northeast Kansas Community Action Program (NEK-CAP) is a certified Community Housing Development Organization (CHDO) that administers approximately \$6 million per year in services in the northeast Kansas area including Atchison, Brown, Doniphan, Jackson, Jefferson, Leavenworth, Marshall, Nemaha and Pottawatomie counties. The grant will be used to continue comprehensive housing counseling services in pre-rental, pre-purchase, credit, mortgage default, rent delinquency and HECM counseling for approximately 3,000 very low, and low-to-moderate income people in rural communities. NEK-CAP's participation supports the objectives of the Kansas Consolidated Plan and the National Affordable Housing Act of 1990 by ensuring that all residents have access to decent shelter and homeownership opportunities. NEK-CAP is actively involved with local banks, educational institutions and utility companies; Doniphan County's Homeowner's Rehabilitation/ADA program and development of the One-Stop Center; Social Rehabilitation Services; the Community Development Department; and the Federal Home Loan Bank of Topeka.

**Urban League of Wichita, Inc.**

Wichita, KS

\$4,501

Urban League of Wichita, a non-profit agency founded in 1954, has provided housing and fair housing advocacy services in southern and western Kansas for the past 46 years. The grant will be used to provide housing counseling services related to rental, tenant-landlord relations, and fair housing law counseling for low-income minority populations; mortgage default counseling; and HECM counseling for elderly populations. The League of Wichita is actively involved with the Kansas Department of Commerce and Housing, Wichita Habitat for Humanity, Mennonite Housing Services Rehabilitation, Inc. and the cities of Liberal, Garden City, Dodge City and Wichita.

**KENTUCKY**

**Kentucky Housing Corporation**

Frankfort, KY

\$49,420

Kentucky Housing Corporation was created to provide safe, decent, affordable housing opportunities for very low and moderate-income Kentucky residents. KHC's Homeownership Counseling Program began to solicit counselors in August 1997, held the first counselor training session in November 1997 and began regular counseling sessions January 1, 1998. To date, KHC is providing counseling to approximately 418 clients and is currently providing counseling for over 192 Yes You Can graduates, which has been in existence since 1990. Over 12,500 participants have graduated from the program. KHC's Yes You can received the 1996 national Award for Program Excellence from the National Council of State Housing Agencies for empowering new buyers. The goal of the Homeownership Counseling Program is to assist low to moderate-income families to become credit ready to pursue the opportunity of homeownership, helping them to understand the homeownership process and understand the responsibilities of homeownership. In the past year, the Homeownership Program has graduated 192 clients resulting in homeownership.

### **Louisville Urban League**

Louisville, KY

\$25,534

For nearly 30 years, individuals and families have received comprehensive housing counseling services & assistance through the League helping them obtain and maintain safe, decent and affordable housing. The League's Department of Housing Services and Neighborhood Revitalization (HSNR) has served as a local HUD-certified counseling agency since 1973. During the previous grant funded year, HSNR provided services to over 2300 families. Complementing the housing services through HSNR is the League's Center for Workforce Development Services (CWDS). Housing services participants can readily access the services provided by CWDS to gain or increase their household income in an effort to stabilize or meet their housing needs.

### **Campbellsville Housing & Redevelopment Authority**

Campbellsville, KY

\$10,870

Since 1961, the Campbellsville Housing & Redevelopment Authority has served the community of Campbellsville, Kentucky. Their housing counseling program has been in existence since 1982. They provide counseling and advice to tenants and homeowners on property maintenance, financial management and other matters appropriate to assist tenants and homeowners in improving their housing conditions, meeting responsibilities of tenancy, homeownership and making more responsible decisions. Counseling is provided in the areas of pre-purchase, default, foreclosure and renters counseling. In 2000, 8 renters along with 22 potential mortgagors were assisted totaling approximately 92 hours of service.

### **Realtor-Community Housing Foundation (RCHF)**

Lexington, KY

\$8,423

The RCHF has been a HUD-approved Housing Counseling Agency since February 1997. On January 8, 2001, RCHF hired its first Counseling Director to oversee and conduct all housing counseling activities. Although counseling activities are conducted and overseen by one individual, the Foundation has access through its Board and other community contacts to an

abundant supply of experience and expertise in affordable housing. RCHF also administers Repair Affair, a program that makes exterior repairs for low-income senior homeowners, and RAMPS, which constructs wheelchair ramps or makes other necessary exterior modifications for those who are handicapped.

**Purchase Area Housing Corporation (PAHC)**

Mayfield, KY

\$15,000

The Purchase Area Development District was formed in 1984. The PAHC was organized as an eight-county regional nonprofit corporation with the purpose of providing safe, sanitary, and decent housing throughout the Purchase region. The PAHC was approved in 1991 as a HUD-certified housing counseling agency and was approved in 1996 as a Kentucky Housing Corporation counseling agency. The PAHC has been active in providing a broad range of housing services, including housing counseling (222 clients were counseled this last reporting period), administration of subsidized housing programs, development & management of elderly housing complexes, mortgage loan origination, development ownership and management of affordable rental housing, providing housing rehabilitation and construction, and providing services to the homeless.

**Tenant Services & Housing Counseling, Inc. (TS & HC)**

Lexington, KY

\$30,000

TS & HC is a private, nonprofit charitable organization operating as a housing crisis center since 1971. The goal of the agency is to provide counseling, referral information and advocacy center for low and moderate-income families who are experiencing a range of housing problems encompassing the issues of quality, affordability, legality and discrimination. TS & HC has been a HUD-certified housing counseling agency since January 1989. The current staff has over 47 years experience and are certified to provide counseling services in the program areas of mortgage defaults, pre-purchase, home equity conversion mortgage, tenant-landlord, and homebuyers education. As of the last reporting cycle October 1999 through September 1, 2001, 191 clients were counseled.

**LOUISIANA**

**Central City Housing Development Corp.**

New Orleans, LA

\$7,687

Central City Housing Development Corp. (CCHDC) has been a HUD approved housing counseling agency since 1976. They continue to provide the same level of services now that they did when first formed. Some of these services are counseling for homeownership, affordable rental, post occupancy, reverse equity mortgage and budgeting and financial planning and credit repair, to name a few. CCHDC is planning to increase the number of homeowners through the development of vacant and abandoned structures in their counseling area. Their mission is simple, to decrease substandard housing by providing new housing opportunities for both homeowners and rental persons of low and moderate income. All these projects will be facilitated by this years grant money.

**Lafayette Consolidated Government Neighborhood Counseling Services.**

Lafayette, LA

\$15,837

This agency was formed in 1974. Their main focus is to provide services to the senior citizens in the community. This agency provides monthly home maintenance classes that include housekeeping, basic plumbing, interior functions, and exterior repairs. HECM training is held quarterly. They also provide counseling on mortgage delinquency and default resolution, home maintenance, renters assistance, pre-purchase and post-purchase counseling, home buyer education, and fair housing. This grant will assist their counseling efforts.

**North Louisiana Legal Assistance Corp.**

Monroe, LA

\$26,210

North Louisiana Legal Assistance Corp. (NLLAC) was founded in 1977 under the Legal Services Corporation Act of 1974. They constantly meet with residents that have problems obtaining and maintaining their homes. NLLAC's goal is to continue a counseling program that will provide housing counseling services to persons eligible for HUD's homeownership and rental housing programs. They provide pre-purchase, default, rental counseling and legal counseling to clients that cannot receive this type of service from another agency. The agency focuses a lot of energy on legal services that may be out of the price range of most low to moderate income families. This grant will help to continue this valuable service

**Parish of Jefferson**

Jefferson, LA

\$19,541

This agency was approved by HUD in 1974. Jefferson Community Action Programs (JEFFCAP) is a multi-service agency providing pre-rental, pre-purchase, mortgage and default, post-occupancy, home improvement, displacement, energy conservation, and HECM counseling. They also provide rent and mortgage assistance, family day care, energy assistance, food assistance, and weatherization. This grant will assist in their counseling endeavors.

**St. Martin, Iberia, Lafayette Community Action Agency, Inc.**

Lafayette, LA

\$20,802

St. Martin Iberia, Lafayette Community Action Agency (SMILE Housing Counseling), was created under the Economic Opportunity Act of 1964, as amended, to serve as the antipoverty agency, providing human services for the indigent and disadvantaged through research, planning, development, financing, implementation and evaluation of programs, either directly or through coordinating with other agencies, to attain social and economic independence for the benefit of all present and future generations of disadvantaged people in the Tri-Parish area. The municipality is the "hub" known as "Acadiana", which is popular worldwide for its

Cajun and Creole cultures. Its motto, "People Helping People" has been in operation since 1968. This agency provides emergency homeless shelters; low-income home energy assistance; emergency assistance; weatherization; distribution of clothing, food and hygiene products; transportation; and job placement and referrals. They also operate Child Welfare Family Resource Center, Family Resource/Parenting Center, Retired and Senior Volunteer Program and are a grantee for the Head Start Program. A large portion of their funding comes from CDBG grants from the Louisiana Dept of Labor. This grant will help the agency serve the needs of the community's disadvantaged.

**St Mary Community Action Committee Assoc., Inc.**

Franklin, LA

\$5,983

The grant will assist in their programs for residents of St. Mary Parish, for emergency shelter, homeless prevention, weatherization, and housing counseling. Their housing counseling program includes homeownership education and learning programs, budget counseling, delinquency and default counseling, HECM counseling, tenant counseling and crisis counseling. This agency collaborates with domestic abuse homelessness programs, substance abuse shelters, emergency aid, local public housing authorities, and local financial institutions. They receive HOME funds from the Louisiana Housing Finance Agency.

**MAINE**

**Costal Enterprises, Inc. (CEI)**

Wiscasset, ME

\$20,150

CEI is a private, nonprofit community development corporation founded in 1977 to create social, economic, and housing opportunities for the people, businesses, and communities of Maine. Its goal is to increase affordable housing opportunities for people with lower incomes through development, financing, technical assistance, education, and targeted programming. Counseling services provided are: pre-purchase; post-purchase/occupancy; mortgage delinquency and default resolution (foreclosure prevention); Home Equity Conversion Mortgage (HECM); loss mitigation (alternative foreclosures); renter assistance; mobility/relocation options.

**Credit Counseling Centers of Portland Maine (CCC)**

South Portland, ME

\$19,800

CCC's mission is to provide consumers with knowledge of personal money management through confidential counseling, debt management, educational programs, and informational resources. Its goals for housing counseling are to produce educated, financially literate, and successful homeowners. Debt management is a key component, as well as education about housing options, goal setting, and the wise use of credit. CCC offers many facets of housing counseling such as: pre-purchase, including analyses of credit bureau reports, "reverse" mortgage, consumer rights in regards to credit issues, and especially with the Fair Credit Reporting Act, and the Debt Collection & Practices Act.

**Maine State Housing Authority (MSHA)**

Augusta, ME

\$43,967

MSHA is Maine’s housing finance agency, created by the legislature in 1969 to address the problems of unsafe, unsuitable, overcrowded, and unaffordable housing. In addition to housing counseling, MSHA is authorized to issue bonds to finance single- and multi-family residential housing units for Maine’s low-income citizens. MSHA also conducts statewide research on housing issues. Additionally, MSHA is authorized to act as the agent for the state as a Participating Jurisdiction in the federal HOME program, and administers HUD’s Section 8 voucher and Certificate Programs, the Emergency Shelter Grant Program, McKinney Homeless Assistance Programs, and the Low Income Housing Tax Credit program. It also administers the DOE Weatherization, energy conservation, and fuel assistance programs. MSHA is a leader in developing the Consolidated Plan in Maine, along with the Department of Economic and Community Development.

**MARYLAND**

**Maryland Department of Housing and Community Development**

Crownsville, MD

\$24,063

The housing program of Maryland’s Department of Housing and Community Development is administered by Community Development Administration (CDA), which is Maryland’s housing finance agency. CDA was created in 1970 by the Maryland General Assembly in response to a growing shortage of affordable housing throughout the state. Since CDA’s inception, it has provided over \$4.4 billion in assistance for the development, financing, and/or rehabilitation of more than 99,000 housing units for low- and moderate-income families in Maryland. Among CDA’s housing services, directed mostly at Maryland’s underserved, are home-buyer education, credit counseling, default and delinquency counseling, and pre- and post-purchase counseling.

**Maryland Rural Development Corporation**

Annapolis, MD

\$15,613

The Maryland Rural Development Corporation (MRDC) has been actively administering housing programs for over nineteen years. They provide both pre-purchase and post-purchase counseling, default/delinquency counseling, foreclosure mediation, budget/money management skills, debt repayment and debt restructuring to residents within the five mid and upper shore counties. As part of their outreach they have partnered with the University of Maryland to assist area residents with financial counseling. They were selected by the Maryland DHCD to provide homebuyer education to disabled clients located on the Eastern Shore of Maryland. In addition to the above Housing Counseling activities, MRDC administers Section 8 Vouchers and provides rental subsidies through their Rental Allowance Program.

**Community Assistance Network, Inc.**

Baltimore, MD

\$18,721

Incorporated in 1965, Community Assistance Network has been actively working with the low-income population of Baltimore County to help them achieve their housing goals. Their programs include rental eviction prevention, loss mitigation, default resolution, budget management and HECM counseling. Community Assistance Network has been chosen to administer the Baltimore Regional Housing Opportunity Program to residents in the area.

**Druid Heights Community Development Corporation**

Baltimore, MD

\$10,434

Established in 1991, Druid Heights Community Development Corporation (DHCDH) provides comprehensive housing counseling to the Druid Heights community and throughout the Baltimore Metropolitan region. Their Housing Counseling Program consists of credit management, HECM mortgages, fair housing laws, the resolution of default/delinquency issues, tenant landlord issues and seminars for First Time Homebuyers. DHCDH has coordinated with the City of Baltimore, Bank of America, Community Law Center, and the Neighborhood Design Center to develop a five-year Strategic Neighborhood Master Plan that includes the implementation of an affordable housing development strategy within the Druid Heights community.

**Harlem Park Revitalization Corporation**

Baltimore, MD

\$12,160

Harlem Park Revitalization Corporation has been in operation since 1985 providing Housing Counseling to low and moderate-income families in the Harlem Park Urban Renewal Areas. They offer pre-purchase, default/delinquency counseling, tenant/landlord and mobility/relocation counseling as well as First Time Homebuyer workshops. In addition, Harlem Park Revitalization Corporation has been instrumental in obtaining technical assistance and matching grants to help residents rehabilitate their homes.

**St. Ambrose Housing Aid Center**

Baltimore, MD

\$20,500

St. Ambrose Housing Aid Center has been serving the low and moderate-income population of Baltimore for 32 years and counseled 2,624 clients in FY 99. Their Housing Counseling Program consists of HECM, pre-purchase, home sharing and delinquency/default counseling. In addition to the above counseling activities, St. Ambrose has been instrumental in developing "Plan Baltimore," the first new comprehensive revitalization plan for Baltimore in 20 years.

**Tri-Churches Housing, Incorporated**

Baltimore, MD

\$15,000

Tri-Churches Housing, Inc. has been in operation since 1985 serving the low to moderate-income population in the Washington Village / Pigtown area. Tri-Churches offers post-purchase counseling, delinquency/default counseling, Homebuyer Education Classes and Housing Seminars which include home affordability, employment / income stability and financial counseling stressing the importance of budgeting and saving. Tri-Churches Housing staff participated in the State of Maryland's Consolidated Planning Process through participation in working committees dealing with Community and Economic Development and Special Needs Housing.

**Harford County**

Bel Air, MD

\$15,959

Harford County has been a certified counseling agency since 1977 servicing the areas of Harford and Cecil Counties. Harford County actively provides home ownership counseling, mortgage default counseling, housing crisis counseling, guidance on the Rental Allowance Program, HECM counseling and credit workshops designed for first time homebuyers, homeowners and Section 8 participants. Harford County also works closely with Alliance, Inc. and United Cerebral Palsy to help persons with disabilities meet their special needs.

**Home Partnership, Incorporated**

Belcamp, MD

\$11,470

Home Partnership, Inc. (HPI) has been providing housing counseling services to residents in Harford County since 1996. HPI provides pre-purchase, default, budget, delinquency and HECM counseling as well as a Homebuyer Education Learning Program. HPI works closely with the County giving assistance in the following areas: sales and rental practices, mortgage lending practices and fair housing choices for people with disabilities.

**Anne Arundel County Economic Opportunity Committee, Inc.**

Annapolis, MD

\$10,779

Anne Arundel County Economic Opportunity Committee, Inc., (AACEOC) has been providing housing counseling services to residents in Anne Arundel County, Maryland, for more than 35 years. AACEOC provides pre-purchase counseling for first-time homebuyers, and delinquency and default counseling to home buyers, owners, and renters. AACEOC also offers preventive and emergency financial assistance when funds are available. The principle focus of its housing counseling program is to enable clients to make informed and reasonable decisions regarding their housing goals.

**Arundel Community Development Services, Inc.**

Annapolis, MD

\$19,800

Operating since July 1993, Arundel Community Development Services, Inc. (ACDS), serves the State of Maryland with a focus on Anne Arundel County. It administers the Homeownership Counseling Program, which helps eligible, limited-income families become knowledgeable and financially prepared for homeownership. To this end, ACDS's services

include counseling on pre-purchase and post-purchase, credit issues, the sales contract, and mortgage loans. One of ACDS's unique services is to perform a review of the household's financial situation six to nine months after the family buys a home, in order to determine its ability to continue making the mortgage payment.

**Washington County Community Action Council, Inc.**

Hagerstown, MD

\$15,954

Washington County Community Action Council, Inc. has provided services to residents of Washington County for over 30 years. The nonprofit's goal is "to increase the capacities of individuals and groups to deal with their own problems without the need of further assistance." This goal is achieved through a variety of services that includes counseling on such areas as home ownership, mortgage default, landlord-tenant mediation.

**County Commissioners of Carroll County**

**Westminster, MD**

\$18,721

Since 1992, County Commissioners of Carroll County (CCCC) has helped provide affordable housing for low-income residents of Carroll County. Services include pre-purchase counseling for first-time home buyers, as well as post-purchase counseling in default, loss mitigation, home maintenance, and reverse mortgages. Additionally, CCCC partners with volunteers, government agencies, private industry, and nonprofit organizations in marketing and outreach initiatives targeted at senior centers and educational facilities.

**Consumer Credit Counseling Service of Greater Washington, Inc.**

Rockville, MD

\$12,506

Consumer Credit Counseling Service of Greater Washington, Inc. (CCCSOGW) is a certified nonprofit community service organization committed to offering free housing, credit, and budgeting counseling to greater Washington, D.C. Fulfilling this goal has helped CCCSOGW gain National Foundation for Consumer Credit recognition as one of the largest service providers in the nation. In 2000, CCCSOGW counseled 12,186 clients on housing related issues. Housing counseling services include such areas as pre-purchase, default, pre-foreclosure, home equity conversion mortgage, and renter assistance.

**Housing Initiative Partnership, Inc.**

Hyattsville, MD

\$17,685

Established in 1989, Housing Initiative Partnership, Inc. (HIP) has offered housing counseling for the past three years. HIP's mission is to provide housing opportunities to persons at or below 80 percent of median income. Counseling services include default counseling, pre-closing counseling for home buyers, processing of loans for disabled persons, and financially assisting persons who participate in HIP's home buying club.

**Middle East Community Development Corp.**

Baltimore, MD

\$13,196

Middle East Community Development Corporation (MECDC) is a community-based development corporation with eleven years' experience in assisting low-to-moderate income homebuyers with housing counseling, contractor selection, application and loan processing for purchase and rehab financing, and management of rehab construction. Additional services include pre- and post-purchase education, mortgage delinquency resolution, marketing and outreach initiatives, guidance on credit issues, and home inspection.

**Shore Up! Inc.**

Salisbury, MD

\$15,613

Shore Up! Inc. has exercised executive, administrative, and supervisory direction of housing programs for more than 28 of its 35 years of existence. Shore Up! Inc. serves the counties of Queen Anne, Somerset, Wicomico, and Worcester. Counseling services include pre-purchase and rental, post-purchase and rental, rental delinquency, mortgage loan delinquency, emergency services, and home equity conversion mortgage (HECM) counseling.

**Communities Organized to Improve Life**

Baltimore, MD

\$4,909

Communities Organized to Improve Life (COIL) has provided housing counseling services in Baltimore since 1980. By working closely with local community leaders, the police, and local businesses, COIL has helped hundreds of families buy homes and has served as a community catalyst for efforts in public safety, community sanitation, and anti-drug awareness. Its housing counseling services, which include assessing financial ability, credit worthiness, and individual/family preparedness, are delivered through workshops, seminars, and individual sessions.

**Southern Maryland Tri-County Community Action Committee, Inc.**

Hughesville, MD

\$11,124

Southern Maryland Tri-County Community Action Committee, Inc. (SMTCCAC) was organized in 1965 in response to the Economic Opportunity Act of 1964. Serving the three counties of Calvert, Charles, and St. Mary's, SMTCCAC is the only HUD-approved housing counseling agency in Southern Maryland. It offers a variety of counseling services, including pre-purchase counseling, post-purchase homeownership, mortgage loan delinquency and default resolution, Home Equity Conversion Mortgage (HECM) counseling, loss mitigation, renter assistance, and fair housing assistance.

**City of Frederick/Frederick Community Action Agency**

Frederick, MD

\$8,000

Frederick Community Action Agency (FCAA) has served Frederick County since 1997. FCAA currently provides comprehensive counseling services, including such areas as default and delinquency, homebuyer education, pre- and post-purchase, loss mitigation, Home Equity

Conversion Mortgage (HECM) counseling, and rental assistance. It also provides extensive outreach and education services to promote fair housing and educate consumers.

## MASSACHUSETTS

### **Greater Boston Legal Services**

Boston, MA

\$20,150

GBLS is the second oldest legal services program in the country and the largest in New England. It is responsible for providing free civil (non-criminal) legal services to more than 230,000 poor families and individuals in the greater Boston area. It was approved as a HUD Housing Counseling Agency in 1994. GBLS provides housing counseling in the following areas: pre-occupancy; pre-rental; rent delinquency; post-occupancy; home improvement and rehabilitation; displacement and relocation; and money management.

### **Plymouth Redevelopment Authority (PRA)**

Plymouth, MA.

\$20,500

The Housing Counseling Program of the PRA is certified by HUD. The primary objective is to provide comprehensive housing counseling services to low and moderate-income clients. Clients run the full spectrum from tenants to first-time homebuyers to homeowners in financial difficulty. Counseling services include: tenant/landlord relations; budgeting; credit; financial management; first-time homebuyers seminars; delinquency; foreclosure avoidance; and Home Equity Conversion Mortgage (“reverse” mortgages).

### **Quincy Community Action Programs, Inc. (QCAP)**

Quincy, MA

\$10,500

Established in 1965 QCAP is a private, nonprofit organization service provider. Its mission is to help families and individuals in their communities to improve the quality of their lives by minimizing the effects of poverty, promoting self-sufficiency, and advocating for social change. In 35 years, QCAP’s Housing Program has evolved to address the changing needs of residents in Weymouth, Quincy, and surroundings communities. It offers a comprehensive housing counseling program whose services include: advocacy, fair housing, mortgage foreclosure, deleading, home improvement counseling, to acquisition, development, rehabilitation, and management of affordable rental housing. QCAP also provides housing counseling for homeless and near-homeless families.

## MICHIGAN

### **Detroit Non-Profit Housing Corporation**

Detroit, MI

\$15,268

Established in 1971, the Detroit Non-Profit Housing Corp. serves clients in Southeastern Michigan. The agency provides the following counseling services: individual and group pre-

purchasing, first time homebuyer training, mortgage default and delinquency, debt management, home maintenance and repair, technical assistance to community organizations and individuals, HECM, and an individual development account savings program for homeownership.

**Michigan Housing Counselors, Inc.**

Mt. Clemens, MI

\$15,959

Michigan Housing Counselors, Inc., has been providing comprehensive housing counseling to citizens of Macomb County for nearly 40 years and has an office in Genesee County to provide the same services. The counseling services they offer include, but are not limited to: pre-purchase to first-time homebuyers, delinquency and default, homeowners and renters, HECM, and budgeting.

**Oakland County, MI**

Pontiac, MI

\$13,542

Oakland County's Housing Counseling Unit has been in operation for over 15 years and places special emphasis on first time homebuyer education and in discovering and correcting impediments to Fair Housing. They offer the following counseling services: pre and post home purchase counseling, first time home buyer counseling, HUD home sale referral, tenant/landlord relations, subsidized housing, HECM, mortgage and tax related delinquency and foreclosures, Fair Housing matters, budgeting, and job training referral.

**Phoenix Housing and Counseling Non-Profit, Inc.**

Detroit, MI

\$5,599

Phoenix Housing and Counseling Non-Profit, Inc has been providing comprehensive housing counseling services for over 29 years. Some of the counseling services they provide are: first-time homebuyer education, mortgage default and delinquency, HECM, credit repair for prospective first time homebuyers, and housing information and referral to community resources.

**State of Michigan Dept. of Consumer and Industry Services**

**Michigan State Housing Development Authority (MSHDA)**

Lansing, MI

\$32,357

MSHDA was created by the Michigan Legislature under the provisions of Public Act 346 of 1966, as amended, and is the primary state agency responsible for providing low and moderate-income Michigan residents with affordable housing opportunities. MSHDA works closely with communities, lenders, realtors, and nonprofit organizations to effectively administer a variety of mortgage loan programs, and education and outreach for individuals with disabilities. Notable, MSHDA has developed a statewide Home Ownership Counseling Network ("The Network"). The Network, in operation since November 1991, has successfully provided both group and individual counseling to support the state housing authority's affordable housing programs. Additionally, MSHDA is the lead agency

designated to prepare the state of Michigan Consolidated Plan for the non-entitled areas of the state.

**Washtenaw Homebuyers Program**

**Ann Arbor, MI**

\$3,873

The Washtenaw Homebuyers Program provides homeownership opportunities to low and moderate-income families and individuals under an umbrella of housing counseling programs including down payment and coop assistance programs. The organization received certification as a HUD-approved housing counseling agency in 2000. Washtenaw Homebuyers delivers housing counseling assistance in the areas of home purchase, financial/budget management, credit repair, mortgage loan resources, home maintenance, property taxes, financial investments/asset building, and mortgage foreclosures. The Washtenaw Homebuyers Program has served over 500 members since its inception in 1997 and the professionally trained housing counseling staff consists of four persons.

**MINNESOTA**

**Anoka County Community Action Program, Inc. (ACCAP)**

Blaine, MN

\$4,203

Their mission is to address the human service, economic and housing needs of the underserved individuals living in Anoka County and the state of Minnesota. The agency provides pre-purchase and post purchase, budget, default, and reverse mortgage counseling services. This agency was chosen by United Way of Anoka County to be the lead agency in the county's new Human Service Center serving 32 human service agencies. In addition, ACCAP is involved with the CAP Director's Association, the Minnesota Coalition for the Homeless, Minnesota Housing Partnership, the Minnesota Mortgage Foreclosure Prevention Association and various committees and task forces in the area.

**Carver County Housing & Redevelopment Authority**

Chaska, MN

\$7,687

This agency has provided housing counseling since 1984. They currently have 11 full time employees who administer programs in single and multifamily housing Development. They awarded a grant to develop a 50unit public housing property. They provide counseling in Home Buyer Education, Foreclosure Prevention, Loss Mitigation, Property Maintenance, Financial Management, Credit Counseling, HECM, Fair Housing, Tenant/landlord Responsibilities, Rental Assistance Programs and Rental Delinquency Counseling.

**Community Action for Suburban Hennepin**

**Hopkins, MN**

\$27,691

Community Action for Suburban Hennepin (CASH) provides full-service housing counseling in Hennepin county, excluding Minneapolis, Minnesota. The grant will be used to provide

low-to-moderate income persons and first time homebuyers with rental, pre-purchase, mortgage default and HECM counseling. CASH has been active in the Consolidated Planning process. They have been listed as Hennepin County's "Institutional Structure" for implementing the Housing and Community Development Needs and Fair Housing Strategy section of the Consolidated Plan. CASH also participated in the review of the Analysis of Impediments to Fair Housing for their community. This organization partners with the Minnesota Housing Finance Agency, Minnesota Mortgage Foreclosure Prevention Association, city and county of Hennepin, as well as several non-profit organizations and Community Housing Development Organizations.

**Senior Housing, Inc. (SHI)**

Minneapolis, MN  
\$24,950

SHI is a private non-profit organization that has been providing counseling for eleven years and now specializes in Reverse Mortgages such as the Home Equity Conversion Mortgage (HECM) counseling only. The agency has been very involved in frontline testing of new software for calculating these mortgages and has helped to develop a new phone counseling program for HECMs. Senior Housing has a website that promotes the reverse mortgage process and they reach into Hispanic and African-American communities as well. Since this agency only focuses on one aspect of counseling, they have become very knowledgeable and a good resource for reverse mortgages. SHI works with community organizations such as Housing Link, Senior Resources, Chicanos-Latinos Unidos en Servicio, and Catholic Charities, among others.

**Southern Minnesota Regional Legal Services, Inc. (SMRLS)**

St. Paul, MN  
\$19,319

This agency is the oldest legal aid organization in Minnesota. They have been providing high-quality legal services to low-income clients for over 80 years, specializing in minority, homeless, immigrant, refugee and other disadvantaged populations located in Ramsey and Washington counties. SMRLS will counsel approximately 1100 clients annually. They collaborate with the St. Paul Tenants Union, the Community Stabilization Project, East Metro Women's Council, Minnesota Fair Housing Center, St. Paul Housing Information Office, St. Paul Department of Human Rights, and the Ramsey and Washington County Human Services departments. Future plans include collaboration with the Housing Preservation Law Project and the Community Stabilization Project for the preservation of federally subsidized housing in the east metro area of St. Paul.

**St. Paul Housing Information Office**

St. Paul, MN  
\$21,764

Housing counseling services include: mortgage default, financial assistance to eligible homeowners facing mortgage defaults, and home buying education. St. Paul Housing Office also provides rights and responsibilities information to tenants and landlords, crisis intervention counseling for utility shut-offs, and emergency shelter referrals. This agency has been counseling since 1980.

**St. Paul Urban League**

St. Paul, MN

\$26,431

The St. Paul Urban League is a community based agency that has successfully administered a housing counseling program for more than 30 years. They provide advice and counseling to renters and homeowners, primarily minorities, to assist them in improving their housing situation. The agency provides services in the St. Paul Enterprise Community Zone that is inhabited by low income individuals. They work with several other agencies in the area as part of a referral service to help as many clients as they can. Homebuyer education classes, mortgage default counseling and pre-purchase counseling are just a few of the other tasks that the St. Paul Urban league promotes to encourage homeownership.

**MISSISSIPPI**

**Gulf Coast Community Action Agency, Inc.**

**Gulfport, MS**

\$10,868

Gulf Coast Community Action Agency, Inc. (GCCAA) provides a variety of programs that are designed to alleviate the impact of poverty on low-income residents of its service area. Over the past 34 years GCCAA has been responsible for the administration of social service programs totaling more than \$81 million. The agency is one of the few certified housing counseling agencies in Mississippi and is the only HUD housing counseling agency in the southern region of Mississippi. GCCAA coordinates all its programs to insure that all clients receive comprehensive service.

**Sacred Heart Southern Missions Housing Corporation**

Walls, MS

\$21,257

Sacred Heart Southern Missions Housing Corporation (SHSMHC) is a private, nonprofit organization that endeavors to provide a higher standard of living for people residing in the northern counties of Mississippi. Its practice is to coordinate activities with local, state and federal agencies that will improve the standard of living for its clients. SHSMHC has been working with low-income families since 1992.

**Housing Education and Economic Development**

Jackson, MS

\$10,868

Housing Education and Economic Development offers a comprehensive Housing Counseling Program designed to provide assistance to those who need it in the Jackson area. Since 1990, this agency has provided housing counseling services to over 9,000 clients. The experienced staff coordinates with the local government, lenders and many other local agencies to provide assistance where it is most needed.

**Mississippi Home Corporation**

**Jackson, MS**

\$61,621

The Mississippi Home Corporation serves as the intermediary for affiliated non-profits that provide housing counseling and credit counseling services in several counties throughout the state. The agency was created in 1989 by the State of Mississippi to promote affordable housing in Mississippi. Their objectives for housing counseling activities include the promotion of innovative programs for homeownership, design and support of housing programs for special needs populations, the development of comprehensive plans and engagement in the yearly planning processes for addressing the housing needs of low and moderate income persons in Mississippi. The Mississippi Home Corporation supported the creation and monitoring of the Homebuyer Education Program which has been taught to over three hundred and fifty lenders, nonprofits, real estate professionals, and housing industry professionals. The workshops are also being held all over the state for homebuyers.

**MISSOURI**

**Better Family Life**

St. Louis, MO

\$20,061

This agency was organized in 1983 out of a need to find internal solutions to crises within the African American family. BFL received approval as a HUD approved Housing Counseling Agency in November 2000 and this is their first application for federal housing counseling funding. BFL provides housing counseling to low-to-moderate income residents within St. Louis City and surrounding St. Louis County. BFL's Housing Counseling Program was designed for those individuals who are new to the workforce, have low paying jobs, little or no history of savings, poor or no credit but would like to own homes, establish good credit, and participate in a positive asset building and savings program. The housing program works hand-in-hand with BFL's existing job training and placement programs that recruit, train, and place welfare-to-work enrollees into employment

**Community Services League**

Independence, MO

\$25,690

Community Services League was founded in 1916 and serves disadvantaged persons in Eastern Jackson county. The agency offers a variety of emergency assistance and other program services to meet the needs of homeless persons and those at risk of homelessness. These services complement the housing counseling program, which helps clients find permanent, affordable housing, and develop the skills needed to retain this housing.

**E'TRAD (Education, Training, Research and Development)**

Columbia, MO

\$14,874

E'TRAD was founded in 1996 and became HUD approved in 1999 to provide pre-purchase and debt management counseling in Boone county, Missouri, which includes the greater

Columbia area. Their general mission is to apply education, training, research and development concepts to meaningful community service projects - all with the goal of supporting, linking and empowering communities.

**Greater Kansas City Housing Information Center**

Kansas City, MO

\$38,583

Greater Kansas City Housing Information Center has provided services for over 25 years in Kansas and Missouri. HIC provides comprehensive housing counseling services through mortgage default, foreclosure prevention, rent delinquency, landlord/tenant relations, budget and household management, pre and post occupancy services, fair housing education, fair housing laws and testing, housing search, elderly and student needs (home sharing), credit counseling, energy conservation, homeless assistance, emergency assistance and HECM's.

**Housing Options Provided for the Elderly (HOPE)**

St. Louis, MO

\$10,000

H.O.P.E. has provided HECM counseling services since 1989 in the St. Louis, Missouri area. HECM counseling is offered in-home in-person to residents of St. Louis City and St. Louis County. HOPE's mission and overall agenda has been expanded to include persons with developmental disabilities.

**Justine Petersen Housing & Reinvestment Corp**

St. Louis, MO

\$24,950

Justine Petersen Housing & Reinvestment Corp (JPHRC) serves the St. Louis Metropolitan Area, which includes in Missouri: St. Louis City, and St. Louis County, St. Charles and Jefferson counties and in Illinois: Madison and St. Claire counties. The focus of JPHRC housing counseling has been for residents of Missouri, with the majority from the City of St. Louis. They have a multilingual staff to serve the diversity of individuals in the community. This organization was incorporated in 1996 and has established an impressive track record of providing affordable homeownership opportunities to members of its target population. JPHRC prepares and trains individuals for home purchase through free one-on-one counseling and homebuyer education seminars. This agency has counseled over 6,000 individuals and families and assisted over 1,500 to close on properties. Partnerships include the City of St. Louis, St. Louis County, Old Republic Title Company, Fox Building Inspections, Boyet Inspections and Construction, Center for Social Development at Washington University, to mention a few. This grant will help expand their housing counseling.

**Legal Services of Eastern Missouri, Inc.**

St. Louis, MO

\$17,540

Legal Services of Eastern Missouri, Inc. (LSEM), a non-profit agency, provides high quality, free civil legal assistance and equal access to justice for low-income residents in Eastern Missouri. LSEM has had a Housing Unit with a Housing Counseling Program for over 40

years. They assist clients with housing problems such as eviction, faulty repairs, the possibility of foreclosure, and other circumstances that prevent occupancy in affordable, decent, and safe housing. Funding from HUD enables LSEM to meet clients' needs for mortgage counseling services, including counseling for first time homebuyers.

**West Central Missouri Community Action Agency**

Appleton City, MO

\$35,620

Established in 1965, West Central Missouri Community Action Agency has been in community action and social services for over 35 years. The agency is involved in Housing Production, Preservation, Rehabilitation, HOME and HOPE programs in nine counties in Western Missouri. In collaboration with the University Extension of Missouri, they have developed and presented First-Time Homeowner Classes and Homeownership Made Easier classes. They have also developed a High School Counseling Presentation which gives the students knowledge about credit and borrowing before they get into trouble with consumer debt. Funding from this grant will assist WCMCAA to continue to develop, coordinate and strengthen partnerships with other agencies to provide decent housing, establish and maintain a suitable living environment, and enable clients to become self-sufficient.

**MONTANA**

**District 7 Human Resource Development Council (HRDC)**

Billings, MT

\$16,800

HRDC is a multi-purpose organization with over 30 years experience operating programs for low and moderate-income residents. They serve most of eastern Montana with a population of approximately 400,000. HRDC operates over 20 programs for low-income individuals. Counseling includes, but is not limited to, mortgage default, rent delinquency, budgeting and money management, location of permanent housing and property maintenance. Partnerships include Bureau of Indian Affairs, Montana State University, several eastern Montana tribes, Indian Health Services, local banks and the City of Billings to mention a few. The grant will be used to further counseling.

**Northwest Montana Human Resources, Inc. (NMHR)**

Kalispell, MT

\$3,241

NMHR is a private, non-profit organization governed by a twelve member Board of Directors equally comprised of representatives of the low-income, public and private sectors from the service area of Lake, Lincoln, Sanders and Flathead counties. Their overall mission is to provide opportunities for economically disadvantaged citizens to become more self-sufficient. They have developed a myriad of programs which support and enhance each other some of which are Senior Home Repair, First Time Homebuyer Program, Emergency Food and Shelter Funds, Low Income Energy Assistance Program and housing counseling on HECM, credit counseling, mortgage defaults, etc. Their grant will be

used for counseling purposes. NMHR partners with a number of different organizations such as Flathead County, KOA Development, Agency on Aging, Glacier Affordable Housing Foundation, City of Kalispell and Hampstead Partners.

**Women’s Opportunity and Resource Development, Inc.**

Missoula, MT

\$6,426

Women’s Opportunity and Resource Development, Inc., received a Best Practices Award in 1999. They provide a Family BASICS Program which provides a broad spectrum of housing counseling services for Montana, focusing on Missoula County. BASICS has a commitment to helping individuals and families obtain and maintain stable housing and to the development of increased opportunities for home ownership for low income families. Some of their services involve family support information, referrals, counseling, education with goals of empowerment, self-sufficiency and homeless prevention. Future programs include career readiness for teen families. This agency provide various workshops and group counseling on a weekly basis. Their partners include community social service agencies such as The Salvation Army, Missoula Housing Authority, and Montana Legal Services to name a few, and local businesses. The grant will be used to enhance their counseling programs.

**NEBRASKA**

**Family Housing Advisory Services, Inc. (FHAS)**

Omaha, NE

\$38,805

This non-profit agency provides services for the counties of Omaha, Douglas, Council Bluffs, and Pottawatomie, Iowa. FHAS was established in 1968 and has serviced the community for 30 years. FHAS is the only HUD certified comprehensive housing counseling agency within the Greater Omaha metropolitan area, serving residents in Nebraska and Iowa. FHAS’ mission is to help people secure and maintain decent, safe and affordable housing and strengthening the community through education, counseling, dispute resolution and advocacy. Housing concerns consisting of homelessness, renters issues, homeownership, mortgage default, foreclosure, reverse equity mortgages, fair housing, and mediation as an alternative dispute resolution skill. Partners include local banks, HUD and Fannie Mae. The grant will be used to continue to provide housing counseling services for the community housing needs.

**High Plains Community Development Corporation**

Chadron, NE

\$27,173

High Plains Community Development Corporation, formerly known as Chadron Community Development Corporation, Inc., serves all residents in a four county area of the state of Nebraska, which includes Dawes, Box Butte, Sioux, and Sheridan counties. They implement activities that will foster economic empowerment, community development and self-sufficiency for low and moderate income residents by securing public and private resources which will provide and promote housing, education, and information and will support and enhance the provision of community services. High Plains assists first time homeowners with

pre-purchase counseling, and homeowners in default with counseling and referrals to community resources. High Plains is also the Community Housing Development Organization (CHDO) for Chadron, Nebraska.

**Lincoln Action Program, Inc.**

Lincoln, NE

\$29,174

Lincoln Action Program, Inc. (LAP) has provided services to homeless and near-homeless families for thirty-four years. Their mission consists of assisting low-income households in their attainment of economic self-sufficiency and enhanced quality of life. Their housing services are responsive to changing community needs, and they collaborate extensively with other service providers in the continuum of care to assure a seamless delivery of services. The flexibility of their housing counseling program allows them to offer services which are holistic, individualized, and comprehensive in nature. The primary categories of counseling services include eviction prevention, pre-purchase counseling, and mortgage default counseling.

**NEVADA**

**Consumer Credit Counseling Service (CCCS) of South Nevada**

Las Vegas, NV

\$ 42,810

CCCS of SN provides comprehensive counseling to the residents of the State of Nevada. Housing counseling activities include pre-and post purchase education classes; default and delinquency counseling, HECM, confidential individual financial counseling and education and debt repayment programs. All counseling and education literature are available in both Spanish and English. For those clients that are unable to personally be interviewed, telephone and or mail counseling is available.

**Women's Development Center**

Las Vegas, NV

\$ 34,019

WDC provides services throughout Clark County. Their mission is to provide transitional and affordable housing opportunities, to provide supportive housing services, to provide housing and default counseling, and to increase the supply of affordable housing in the state. The housing counseling services include pre-purchase counseling, down payment assistance, and default counseling. They also provide service to assist clients in locating available rental and permanent housing.

**Washoe County Department of Senior Services**

Reno, NV

\$18,515

Washoe County Department of Senior Services provides assistance to individuals 60 years and older. The agency also provides its services to individuals of any age that reside outside of Washoe County in Northern Nevada. Along with providing counseling in the areas of pre-purchase, mortgage delinquency and default resolution, renter assistance and home equity

conversion mortgage (HECM), the agency also provides legal services relating to housing matters.

**Washoe Legal Services**

Reno, NV

\$ 34,546

The primary focus of Washoe Legal Services' Housing Counseling Program is to provide the client with a continuum of legal care which includes community outreach, information and referral, legal advice, counseling, and representation when appropriate. Housing counseling services include the areas of homebuyer education programs, pre and post-purchase, mortgage delinquency and default resolution, renter assistance and fair housing assistance. Housing counseling is provided in both English and Spanish.

**NEW HAMPSHIRE**

**New Hampshire Housing Finance Agency (NHHFA)**

Bedford, NH

\$26,551

NHHFA, as the state's principal housing organization, is often the first point of contact for persons seeking housing assistance and homeownership. NHHFA is a comprehensive housing agency, and provides the following services: first-time homebuyers, homeownership counseling for persons with disabilities, reverse mortgage, default intervention, foreclosure prevention, post-purchase counseling, And pre-purchase counseling.

**NEW JERSEY**

**Tri-County Community Action Agency, Inc.**

Bridgeton, NJ

\$8,707

Tri-County Community Action Agency, Inc. has been the designated Community Action Agency for Cumberland, Gloucester, Salem, and parts of Cape May Counties since 1987. Tri-County offers a full range of housing counseling services that include pre-occupancy for potential home buyers or renters, mortgage default and rental delinquency, post occupancy, home improvement and rehabilitation, energy conservation, and housing consumer education. Tri-County also assists clients by distributing food, providing housing, weatherizing homes for energy efficiency, providing day care for working parents, offering WIC and other nutritional programs, offering job and economic counseling, and opening and operating Head Start centers.

**Catholic Charities, Diocese of Metuchen**

Bridgewater, NJ

\$14,923

Catholic Charities Diocese of Metuchen has been providing housing counseling since 1988. It is a multi-service agency providing a wide range of human services to children, adolescents

and adults. The agency focuses on services to the poor and needy immigrants of Somerset County, but will provide service to anyone in need. Catholic Charities has over 90 programs, one of which is Housing Counseling. Some of the areas covered in the Housing Counseling Program are as follows: budget counseling; rental and home ownership counseling and preparation; credit counseling and repair; negotiation with creditors; landlord counseling; development of repayment plans; pre-purchase counseling to clients interested in being approved for a mortgage; delinquency, default, and foreclosure counseling to prevent homelessness and forestall eviction or foreclosure; and reverse mortgage counseling for seniors.

**Burlington County Community Action Program**

Burlington, NJ

\$14,578

Established in 1965, the Burlington County Community Action Program develops and implements programs designed to combat the causes and effects of poverty and to prevent or eliminate discriminatory housing practices in Burlington County. Services include: fair housing information and referral; assistance with filing discrimination complaint; promotion of tenant associations; assistance in resolving tenant/landlord disputes; intervention and advocacy with mortgage companies to prevent housing problems related to unfair housing practices, foreclosures, evictions, and/or unsafe or unhealthy living conditions; and assistance with affordable housing, including pre-purchase/pre-rental counseling, financial management/budget, mortgage default and rent delinquency counseling; and coordination with existing housing programs to maximize services. Additionally, they also provide information and referral for food, employment, childcare, transportation, and other resources according to the clients' needs.

**Jersey Counseling & Housing Development, Inc.**

Camden, NJ

\$8,362

Jersey Counseling & Housing Development, Inc. has been a HUD-certified housing counseling agency since 1970. As a nonprofit comprehensive housing counseling service provider in Southern New Jersey, JCHD has a proven record of meeting the housing counseling needs of low and moderate-income residents of the City of Camden, Camden County, Burlington and Gloucester counties, Gloucester Township, and other neighboring communities. JCHD has extended its services to residents of Mercer, Ocean, Atlantic, Cape May, Cumberland and Salem counties. JCHD's programs include: Homeownership, Homebuyer Outreach, Mortgage Delinquency and Default, Consumer Education, Rental Counseling, Energy Conservation, Home Equity Conservation Counseling, and Loss Mitigation Counseling. The counseling services and job referral services are offered and provided to all persons participating in the agency's affordable housing programs. The agency also serves seniors, persons with disabilities and the homeless.

**Housing Partnership For Morris County**

Dover, NJ

\$20,150

The Housing Partnership for Morris County was incorporated in the State of New Jersey in March 1992, and has been HUD-certified since November 2000. As the only centralized resource for affordable housing information and guidance in Morris County, the agency's programs provide free materials and guidance to low-income home seekers looking for affordable rental or for-sale housing, as well as nonprofits and municipalities. The programs and free seminars include: Countywide and small home buying seminars and expos held in Dover, "Jump Start to Home Ownership" seminars, "Step by Step to Home Ownership" seminars, Down Payment Assistance, Rental Readiness, Rental/Mobility counseling, Project S.E.E.D., Student Education for Economic Development, the Affordable Senior Housing Guide, and the Morris County More Affordable Apartment Guide. First-time homebuyer seminars are also conducted in Spanish.

**Community Access Unlimited, Inc.**

Elizabeth, NJ

\$8,016

Community Access Unlimited, Inc., is a nonprofit social service agency that has been providing support to New Jersey residents for over twenty years. Its services are provided to the residents of Union County with particular emphasis on the urban centers; Elizabeth and Plainfield. The agency provides an extensive array of services including supervised apartments, residential services to youth at risk, supportive living services, transitional housing for the homeless families, employment services that include job coaching, training, and placement, information and referral services, and recreation services to people with disabilities. The entire educational curriculum and materials have been translated into Spanish. Community Access understands that there are two components to successfully assist Union County residents in their housing needs and problems: education and counseling. The counseling staff provides information regarding local, state, and federal housing programs to assist renters, first-time homeowners, and existing homeowners. This information includes, but is not limited to, credit, debt and money management, the closing process and post-purchase responsibilities.

**Urban League of Union County**

Elizabeth, NJ

\$12,506

The Urban League of Union County is an affiliate of the National Urban League. Urban League has been HUD-certified since March 1976, and provides comprehensive housing counseling services to Union County. Its services include help to perspective buyers, to delinquent and defaulted mortgagors, and to renters and seniors interested in the Reverse Mortgage (HECM) program. Its services also include fair housing counseling and energy conservation assistance. Urban League's programs have been instrumental in reinstating mortgages, educating perspective homeowners, preventing evictions, and working closely with utility companies to prevent termination of services.

**Monmouth Board of Chosen Freeholders**

Freehold, NJ

\$14,578

The Monmouth County Division of Social Services (MCDSS), also known as the Monmouth County Board of Chosen Freeholders, has been a progressive County Welfare Agency for over 30 years. MCDSS has been a HUD-certified housing counseling agency since 1979. As a division of the County Department of Human Services, MCDSS is one of two lead agencies responsible for housing in Monmouth County. The services provided are: counseling for pre-purchase/pre-rental, including tenant's rights; mortgage default; post-occupancy; rental delinquency; HECM; energy conservation; displacement and fair housing.

**New Jersey Citizen Action**

Hackensack, NJ

\$19,425

The New Jersey Citizen Action, also known as Citizen Action Loan Counseling Service, was created in November 1993. Citizen Action operates 18 counseling offices throughout the state. It provides handicap accessibility, alternative counseling sites, home counseling to bedridden clients, and interpreters for Spanish and other languages. Citizen Action works very closely with many state, county, and local agencies. NJCA provides comprehensive loan counseling services to assist low and moderate-income families in New Jersey to obtain mortgages and home improvement loans. Its programs include: counseling, consumer education, community meetings, individual counseling, and loan referrals.

**Senior Citizens United Community Services, Inc. (SCCS)**

Mt. Ephraim, NJ

\$15,268

Senior Citizens United Community Services, Inc. has been a HUD-certified housing counseling agency since 1990, providing HECM counseling to senior citizens in Camden, Gloucester, Burlington, and Mercer counties. Additional services to the community include respite care, alternate family care, homemaker, shared housing, emergency assistance, and financial counseling/training.

**Affordable Homes of Millville Ecumenical (AHOME), Inc.**

Millville, NJ

\$17,340

AHOME has been providing housing counseling for seven years and became a HUD-certified housing counseling agency in November 2000. AHOME provides services to the City of Millville (Cumberland County), although the program is open to anyone from any area. The AHOME counseling program has a very strong focus on preparing families for the future, financially. Housing counseling and finance education are provided by AHOME in two ways: by providing personalized and comprehensive education one-on-one with each client, and by providing large group seminars on housing, finance, and asset building. Clients are given extensive training on all issues related to rental and for-sale housing. Clients who participate in the AHOME housing counseling/personal finance education program are taught how to make good decisions such as ownership vs. rental and discriminatory practices in housing. The curriculum includes: "Are You Ready to Buy a House," housing selection, fair housing and anti-discrimination law, money management, home repair and maintenance and post-purchase counseling.

**Housing Coalition of Central New Jersey**

New Brunswick, NJ

\$14,923

The Housing Coalition of Central Jersey was established in 1981, has been HUD-certified since 1991, is FNMA-approved, and is approved for the New Jersey Housing and Mortgage Agency (NJHMFA) programs. The areas it serves are Middlesex, Essex, Monmouth, Mercer, Hudson, Hunterdon, Morris, Ocean, Passaic, Sussex, and Warren Counties, and Franklin Township in Somerset County. The Housing Coalition offers specific services to assist those who are traditionally underserved in the housing market, i.e., lower income households, members of racial and ethnic minorities, persons with disabilities, female-headed households, and the elderly. The services include comprehensive counseling (fair housing and tenancy), permanent housing stabilization (housing location assistance, home-sharing, and reverse mortgage counseling), and the Housing Access Project (pre/post-purchase, default/delinquency, and budget/credit counseling). All of the programs include information and referral components on housing options and assistance including rental assistance, emergency financial services, shelters, “Mt Laurel” housing, affordable (CRA) mortgages, rooming houses, and apartments. Coalition staff also provides community education to various groups and agencies throughout the service region.

**St. James Community Development Corporation**

Newark, NJ

\$10,088

St. James Community Development Corporation was HUD certified in November 2000, and serves the residents of Essex County and the NY metropolitan area. The primary work of the St. James Housing Resource Center is its housing counseling program, consisting of individual counseling and group education. Services include credit issues and repair, budgeting and smart spending, house affordability, and mortgages.

**Somerset County Coalition on Affordable Housing**

Somerville, NJ

\$18,376

Somerset County Coalition On Affordable Housing (SCCOAH) was founded in 1987. In February 1995, SCCOAH became a HUD-Certified Housing Counseling Agency. SCCOAH serves the entire County of Somerset. It also serves clients in other parts of New Jersey as the need for affordable housing increases. SCCOAH’s Housing Resource Center is the only centralized source of affordable housing information in Somerset County, taking referrals from State and County agencies, local municipalities and organizations, as well as other counseling agencies. SCCOAH offers a wide range of services: The Housing Resource Center, first-time homebuyers seminars, “Step by Step” counseling program, “First Home Club,” reverse mortgage counseling, default mortgage counseling, post-purchase counseling, “Fair Share” rental/purchase counseling, “Rental Realities” program, and “Credit When Credit is Due” program. The housing “Hot Line” and the SCCOAH web site allow clients to learn about the agency’s programs.

**Isles, Inc.**

Trenton, NJ

\$16,304

Isles has been operating in Trenton since 1981. Since 1989, Isles' Affordable Housing Program has offered pre-purchase counseling and training to inexperienced first-time prospective homeowners with low and moderate-incomes. Isles' counseling program is designed to educate, counsel, and prepare low-income individuals and families on how to secure safe suitable affordable housing and assist potential homebuyers with the information needed to become successful homeowners. Its counseling curriculum is intended to inform all applicants about the options that are available for first-time homebuyers. Isles takes the following steps in providing comprehensive housing counseling to its clients: engages in an extensive community outreach and information dissemination program, screens applicants for referrals, provides pre-purchase counseling including, but not limited to, mortgage qualification, shopping for a home, shopping for the best mortgage, budgeting, closing costs, the mortgage loan application process, resolving delinquent debts, homeowner's insurance, and follow-up as needed.

## NEW MEXICO

### **Legal Aid Society of Albuquerque, Inc.**

Albuquerque, NM

\$27,173

The Legal Aid Society of Albuquerque, Inc. (LASA) was just approved as HUD Housing Counseling agency in Oct. 2000 and serves the area of Bernalillo County in New Mexico. They plan to provide services to low-income and disabled clients in their target area. They are also going to be doing counseling for Mortgage delinquency, loss mitigation, renter assistance, marketing and outreach initiatives and fair housing guidance. LASA has been working in the housing counseling field well before they were approved by HUD and has built up a good network of contacts in the local community that will continue to grow. They created a Renter's Guide for Tenants and Landlords that has been used by several organizations in their local area as well as the entire state. LASA has become a voice for the low-income people in their jurisdiction to obtain more affordable housing and allow more homeowners to realize their dreams.

### **New Mexico Mortgage Finance Authority**

Albuquerque, NM

\$115,000

New Mexico Mortgage Finance Authority (NMMFA) is a government agency that has served the entire state since 1997 when the agency assumed responsibility of all state and federally funded housing programs in New Mexico. NMMFA is responsible for the HOME Investment Partnerships Program, Housing Opportunities for People with AIDS (HOPWA), Emergency Shelter Grants (ESG), DOE Weatherization Assistance Program, Low-Income Housing Tax Credits and the HUD 542© Risk-Sharing Program. NMMFA has the following sub-grantees: Hacienda Del Sol, Home New Mexico, Navajo Partnership for Housing, Neighborhood Housing Services of Santa Fe, United South Broadway Corp, Yes Housing, Inc, South Central Council of Governments, Habitat for Humanity -Las Vegas, Taos Pueblo Housing, Las

Cruces Affordable Housing, Inc, Eastern Plains Housing Development Corp, and Neighborhood Housing Service of Albuquerque. The key role of NMMFA is to lead a statewide effort to significantly improve home ownership opportunities for people with low incomes. The NMMFA's Housing Counseling and Outreach Program is designed to target groups that have critical need for housing counseling services. Ninety percent of their efforts will be dedicated to the rural communities. They are specifically targeting underserved and rural communities with extensive marketing and outreach.

## **NEW YORK**

### **Albany County Rural Housing Alliance, Inc. (ACRHA)**

Vorheesville, NY

\$18,376

ACRHA's mission is to develop, rehabilitate, and restore buildings and residences in rural and suburban Albany county in an effort to increase the quality and quantity of housing available, especially to citizens of low and moderate income status; and to provide technical assistance and educational programs to citizens, organizations and local governments concerning housing programs and opportunities. For the first two quarters of the contract year (Oct. 2000-Mar. 2001), ACRHA has served a total of 60 households, including 53 mortgagors, six potential mortgagors and/or renters, and four HECM clients.

### **Better Neighborhoods, Inc. (BNI)**

Schenectady, NY

\$20,500

BNI has been a HUD-certified Housing Counseling Agency since 1977, and is the only HUD-certified agency in Schenectady County. BNI received a "best practices" award in 2000. The organization offers services in six areas: comprehensive housing counseling; housing renovation and construction; financing; construction training; tool library (lends tools to homeowners), and management of below-market rental housing. BNI's counseling program consists of the following: pre-purchase; mortgage default; rental assistance; HECM, and technical assistance. BNI served 201 clients in 1999, and during the past 5 years, one in five new clients in the pre-purchase program has closed on home loans.

### **Community Action Program of Madison County**

Morrisville, NY

\$18,721

Community Action has been providing first-time homebuyers with pre-purchase counseling since 1992. In 2000, it served 201 prospective first-time homebuyers on an individual basis, as well 54 individuals and families who were current first-time homebuyers in its program, with credit or housing issues. Community Action administers its housing counseling program in partnership with the Madison County Planning Department. Community Action's First Time Homebuyers Program consists of the following: pre-purchase counseling; support for potential home buyers with barriers; assistance in home purchasing process; counseling in home and mortgage affordability concept; special mortgage/closing cost considerations for first-time homebuyers and post-purchase counseling.

**Cortland Housing Assistance Council, Inc. (CHAC)**

Cortland, NY

\$12,000

CHAS has been addressing the housing needs of residents of Cortland County since 1973. CHAC became a HUD-certified counseling agency in 1992. CHAC is a four-time recipient of the HUD housing counseling grant. CHAC offers the following counseling services: pre and post-purchase; money management; mortgage default; rent delinquency; displacement; relocation; energy conservation; home improvement; availability of housing rehab programs; availability of HUD homes in the area; and HECM counseling. In the first six months of 2001, the agency counseled 235 individuals.

**Metro Interfaith Services, Inc.**

Binghamton, NY

\$10,000

Metro Interfaith was first approved by HUD to provide comprehensive housing counseling services in 1972. Metro Interfaith is listed as a Preferred Counseling Agency with the National Center for Home Equity Conversion. Metro Interfaith offers a comprehensive housing counseling program to resident in their target area: Broome, Tioga, Chemung, Tompkins, and Delaware Counties. Metro Interfaith offers the following counseling services: pre-purchase; HECM; mortgage default; pre-rental; rental delinquency; post-occupancy; home improvement/rehab; energy conservation; housing consumer education; and displacement/relocation counseling. In the prior year, Metro Interfaith assisted 161 HUD clients.

**Rural Sullivan County Housing Opp., Inc. (RSCHO)**

Monticello, NY

\$15,000

RSCHO, formed in 1981, is a community based nonprofit housing organization serving the residents of Sullivan County. RSCHO is the only HUD-approved housing counseling agency in Sullivan County. RSCHO received HUD approval in July 1986 and in 2000, RSCHO counseled 977 families. RSCHO offers the following counseling services: pre-purchase; HECM; referral to community resources; potential renters; mortgage defaults; home improvement/rehab; fair housing; and money management and budgeting.

**Rural Ulster Preservation Co., Inc. (RUPCO)**

Kingston, NY

\$18,000

RUPCO was organized in 1981 to create housing opportunities for low and moderate-income households in Ulster County. RUPCO has been an approved HUD counseling agency since 1993. It provides the following counseling services: pre-purchase; delinquency/default; HECM; post-purchase; rental and single-family rehab counseling. In 2000, RUPCO counseled 240 families, and for the first six months of 2001, they completed 142 housing counseling sessions.

**Center City Neighborhood Development Corp.**

Niagara Falls, NY

\$20,500

Center City Neighborhood Development Corp. has been in existence for twenty-one years. It provides housing services to low income families in the center city area of Niagara Falls, NY. Center City is currently providing housing counseling services to approximately 514 clients. It offers the following counseling services: rental housing assistance; budgeting and credit counseling; fair housing; financing; pre-purchase; post-purchase; delinquency prevention; and HECM.

**Housing Council in the Monroe County Area, Inc.**

Rochester, NY

\$20,150

The Housing Council was founded in 1971 to advocate for the development of housing opportunities for low and moderate-income persons in the Monroe county, NY area. It provides the following comprehensive housing counseling services: tenant/landlord issues; pre-purchase; HECM; mortgage default counseling; homelessness and at-risk counseling services; budget and life skills. All counseling services are available in both English and Spanish. In 2000, the Housing council directly assisted more than 33,000 individuals regarding various housing issues, and referred 2300 callers to their Housing Hotline to other organizations.

**Belmont Shelter Corp.**

Buffalo, NY

\$19,425

Belmont Shelter Corp. was incorporated in 1977. The agency is located in the City of Buffalo and its target area for its housing counseling program is Erie County. Although it is located in the city, it schedules appointments with clients in their homes, places of employment, or other designated public buildings. It also conducts outreach sessions at Town Halls and community centers. The counseling services Belmont offers include: general housing; pre-purchase; pre-rental; rent delinquency; mortgage default; fair housing and discrimination issues.

**Bishop Sheen Ecumenical Housing Foundation, Inc.**

Rochester, NY

\$15,268

Sheen Housing was founded in 1968. Its target area includes the following counties: Allegany, Cayuga, Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, and Yates. Sheen Housing provides the following comprehensive counseling services: home ownership opportunities; pre-purchase; post-purchase; default/loss Mitigation; credit; financial management and budget; property maintenance; renter assistance; HECM; home improvement/rehab; access to mortgage credit, and community outreach activities. Sheen Housing serviced 220 clients in 2000.

**Chautauqua Opportunities, Inc. (COI)**

Dunkirk, NY

\$20,500

COI is a Community Action Agency and Community Development corporation that serves Chautauqua County, a rural county in the southwest corner of NY State. It was incorporated

in 1965. COI serves approximately 20,000 people each year, with almost 250 clients receiving homebuyer education yearly. COI's plan for its housing counseling program includes five major components: home ownership, keeping people in their homes, housing rehab, credit counseling for the purpose of achieving or retaining home ownership, and extending the opportunity for home ownership to groups who are traditionally underserved. COI's provides the following counseling services: pre and post-purchase; credit; advocacy with banks; rehab programs; and classes in homeowner responsibilities and loan management.

**Long Island Housing Services, Inc. (LIHS)**

Bohemia, NY

\$20,500

LIHS was first established in 1969 and was known at that time as Suffolk Housing Council. Presently, LIHS is the only agency on Long Island that provides a Comprehensive Housing Counseling Assistance Program, serving both Nassau and Suffolk Counties. LIHS provides the following counseling services: tenant/landlord; FHA mortgages; conventional mortgages; and HECM counseling. In the past two years, LIHS counseled over 6000 clients, including prospective homebuyers, through individual counseling or by agency-sponsored workshops for first-time homebuyers to educate consumers in conjunction with HUD, Fannie Mae, and various lending institutions.

**Asian American for Equality (AAFE)**

New York, NY

\$18,721

AAFE has been in existence since 1974. Its goal has been to meet the housing needs of the Asian American community throughout the NYC area. It offers the following services: tenant counseling; neighborhood preservation and revitalization; housing development; housing rights; homeownership; fair housing and outreach; tenant counseling; community organizing, and a citizenship program. All services are conducted in Asian languages. In 2000, AAFE provided individual homeownership counseling to over 583 potential homebuyers and counseled 100 HECM clients.

**Community Development Corp. of Long Island (CDC)**

Centereach, NY

\$19,067

Founded in 1969, CDC's mission is to serve the needs of Nassau and Suffolk Counties' low and moderate-income families and individuals. CDC provides the following counseling services: homebuyer education; pre-purchase and post-purchase; mortgage delinquency; HECM; loss mitigation; general information about housing opportunities within the community. The CDC expects to provide counseling services to about 300 individuals and families a year.

**Putnam County Housing Corp. (PCHC)**

Carmel, NY

\$20,500

The PCHC was approved as a HUD Housing Counseling Agency on February 11, 1993. In 2000, PCHC counseled 31 potential mortgagors, and is currently working with 30 families in

the Family Self-Sufficiency Program (FSS) to set personal financial goals, including education and employment, which will result in home ownership. PCHC offers the following counseling activities: pre-purchase/pre-rental; mortgage default and rent delinquency; post-occupancy; HECM; home improvement and rehab; displacement and relocation; pre-foreclosure sale and debt management or liquidation.

**Westchester Residential Opportunities, Inc. (WRO)**

White Plains, NY

\$20,500

WRO has been a HUD-certified Comprehensive Counseling Agency since 1984. WRO serves all of Westchester County, NY, and frequently assists residents of the Bronx and other counties who are seeking to move to Westchester. WRO provides the following counseling services: rental housing search assistance; eviction prevention; delinquency and default counseling; landlord/tenant advocacy and education; HECM; senior housing assistance; Project SHARE (for seniors); Elderly Hispanic outreach; Shelter Plus, Independent Living, the Supported Housing Program (for the disabled); pre- and post-purchase housing counseling. WRO counseled 300 individuals in eight homebuyer education workshops in 2000.

**Jamaica Housing Improvement, Inc.**

Jamaica, NY

\$19,067

Jamaica Housing came into existence in 1983. Its target area is in District 12 in Queens, NY. However, the organization also provides services to individuals and families throughout NYC when required assistance is not available in their respective communities. This underserved population largely consists of homeowners with mortgages requiring intervention to prevent foreclosure. The agency provides the following housing counseling services: renter assistance-placement and relocation; tenant and landlord mediation; eviction prevention; budgeting; future delinquency prevention; homebuyer assistance; pre and post-purchase counseling; mortgage delinquency and default resolution; and HECM. In 2000, the agency counseled over 1000 clients.

**Margert Community Corp.**

Far Rockaway, NY

\$19,067

Margert Community Corp. was founded in 1980. Its primary mission is to help low and moderate-income persons, elderly tenants, and homeowners to maintain and upgrade existing housing. The staff has a total of over 50 years' experience and offers the following counseling services: first-time homebuyer education, homeowner financial counseling; pre- and post-purchase mortgage counseling; mortgage default and foreclosure prevention; tenant assistance; and HECM. Margert currently serves over 500 individual households a year. Its newly established Urban Homeownership Center is accessible by public/private rental areas, new development sites, including the NYC Edgemere Urban Renewal Area, which plans for the new construction of over 700 units of one-to-four-family housing.

**Neighborhood Housing Services of NYC (NHS)**

New York, NY

\$19,067

NHS has been incorporated since 1982. NHS targets traditionally underserved and minority neighborhoods in Manhattan, Brooklyn, Staten Island, the Bronx, and Queens. Since 1982, it has assisted over 100,000 residents. It provides the following counseling services: pre and post-purchase counseling; foreclosure prevention, and predatory lending education. As a full-cycle lender, NHS provides a continuum of services – financial, technical, and educational.

**The Open Housing Center, Inc.**

New York, NY

\$17,340

The Open Housing Center was founded in 1964 and remains NYC's only full-service, nonprofit fair housing agency serving the five boroughs. In 2000, approximately 700 people received housing counseling. The agency has received four previous Housing Counseling Grant awards. The Center's rental counseling services include the following: information on city, state and federal fair housing laws; discriminatory practices; landlord/tenant rights and responsibilities; eviction and foreclosure prevention; navigating housing court and landlord negotiations. Its homebuyer services include the following: pre-purchase; default and foreclosure prevention; financing and HUD or other government foreclosure-sale purchases.

**Neighbors Helping Neighbors, Inc. (NHN)**

Brooklyn, NY

\$19,425

NHN serves people in the Brooklyn, NY area. After funding cuts temporarily shut down the organization in 1988, NHN went back into business and in 2000, 200 people attended homeownership sessions, and 25 clients received mortgage default counseling. The counseling programs offered are: pre-purchase; rehab lending; home repair; HECM; foreclosure prevention; tenant assistance; budget and credit counseling; and affirmative fair housing awareness.

**Cypress Hills Local Development Corp.(CHLDC)**

Brooklyn, NY

\$19,425

Since its formation in May 1983, CHLDC has worked diligently and collaboratively with the Cypress Hills/East New York Community to offer much-needed housing services to all residents. In 2000, CHLDC counseled 3878 clients. It has created a "one stop" housing counseling center that services over 2000 renters and homeowners a year. Additionally, it has developed nearly 200 units of affordable housing with public and private financing.

**The Rockland Housing Action Council (RHAC)**

Chestnut Ridge, NY

\$19,425

For the past two years, RHAC has partnered with local lending institutions, small businesses, elected representatives, and nonprofit agencies to develop a small business loan program to provide the credit and budget counseling that low-income residents need to become successful entrepreneurs. They also have a comprehensive housing counseling program for first-time

homebuyers that has been in operation for approximately seven years. RHAC provides assistance to residents of the Rockland County, NY area. In 2000, the number of individuals counseled more than doubled, from 250 to over 600. Its main areas of homebuyer education are: credit, budget, homeownership, and foreclosure prevention.

**Northfield Community Local Development Corp.**

Staten Island, NY

\$19,425

Northfield Community LDC was founded in 1978 by the merchants and residents of Port Richmond, Staten Island, to improve the quality of life for Staten Island residents by upgrading and creating affordable housing, improving economic development opportunities, and providing life enhancing cultural and educational activities. In 2000, the agency counseled 278 clients, and plans to double this number with the HUD counseling grant, its first grant since being designated a HUD approved housing counseling agency in November 2000.

**Opportunities for Chenango, Inc.**

Norwich, NY

\$11,280

Although OFC did not apply for HUD funding in FY00, it continued to promote affordable housing opportunities for Chenango County residents. After helping 50 families become homeowners with HUD HOME funds from 1997 to 2000, OFC has once again embarked upon a NYS Small Cities program with CDBG funding to help 25 families become first-time homebuyers, and has leveraged almost 5 million dollars since 1993. HUD-certification has allowed OFC to receive tuition scholarships for its counselors to attend training.

**NORTH CAROLINA**

**Twin Rivers Opportunities, Inc.**

New Bern, NC

\$9,600

Twin Rivers Opportunities Inc. is a non-profit corporation formed March 1, 1996. Twin Rivers is a comprehensive housing counseling agency which provides pre-purchase, HECM, mortgage default and money management counseling services. Twin Rivers has administered HUD's programs for over 20 years and serves approximately three counties. For the past two years, Twin Rivers has received housing counseling monies from North Carolina Housing Finance Agency. Over the course of the last two grant years, Twin Rivers has held numerous homebuyer sessions and has counseled hundreds of families in the community for which they serve.

**Wilson Community Improvement Association**

Wilson, NC

\$15,146

Wilson Community Improvement Association has been in existence since 1968; an organization that grew out of the civil rights movement of the mid 1960's. The association provides comprehensive housing counseling services to the North Carolina counties of

Wilson, Nash, Wayne and Greene. WCIA received its first housing counseling grant in 1997 and to date has counseled over 565 pre-purchase clients and elderly clients in obtaining HECM mortgages. Reportedly, 134 persons who have received counseling from WCIA are now homeowners.

**Affordable Housing Coalition**

Asheville, NC

\$20,000

Affordable Housing Coalition, is a non-profit agency that services metropolitan Asheville and Buncombe County. It's increasingly difficult for people who work in Buncombe County to live in Buncombe County. Forty-four per cent of the subject population cannot afford the average rental of a 2-bedroom apartment in the target area. Asheville has been found to have the least affordable housing market in North Carolina. The Affordable Housing Coalition addresses this affordability problem via their housing counseling activities in this community.

**CCCS Of Forsyth County**

Winston Salem, NC

\$31,034

CCCS Of Forsyth County is a very active housing counseling agency and has been HUD approved for twenty years. With this grant they will begin implementation of their One –Stop Housing Counseling Center providing comprehensive training to the citizens of Forsyth County. Under this program, the agency will recruit and hire a program director and lease an office facility for staff. Approximately thirty seven percent of the agency's total funding is provided by the United Way of Forsyth County which contributes funds to offset the costs associated with the current housing program. Additionally, CCCS has an on-going contract with Reliable Mortgage Insurance Co. to provide pre-homeownership counseling and education, and early default/delinquency intervention counseling.

**Northeastern Community Development Corporation**

Camden, North Carolina

\$14,534

Northeastern Community Development Corporation, Camden, North Carolina (NCDC) is a HUD approved counseling agency, which provides counseling services and activities to five counties located in the Northeastern area of North Carolina. Their services include comprehensive housing and mortgage counseling, homeownership educational workshops, pre and post purchase counseling, loss mitigation, tenancy mediation and high cost loan counseling. NCDC is a founding partner of the Northeastern Stern Homebuyer's Club which is sponsored by the Elizabeth City neighborhood.

**Cumberland Community Action Program**

Fayetteville, NC

\$30,000

Cumberland Community Action Program (CCAP) Fayetteville, North Carolina provides housing counseling services to over twenty counties in North Carolina. They have seven branch offices and their operation meets the standards of the Council on Accreditation for Children and Family Services. These services include comprehensive credit and housing

counseling, money management education and other outreach services to the community. All counselors are certified by the National Foundation for Credit Counseling and the North Carolina Association of Housing Counselors providing counseling for pre-purchase, mortgage default, delinquency, reverse mortgages, savings and investment and credit counseling. CCAP assisted 2995 clients during the FY 99/2000 grant period. They held monthly homeownership workshops, with an attendance of 756. Of that 756, 82 people became homeowners.

**Elizabeth City State University**

Elizabeth City, NC

\$26,145

Elizabeth City State University has an experienced staff of Certified Housing Counselors providing free counseling services to the residents of the North Carolina counties of Pasquotank, Camden, Chowan, Currituck, Perquimans and Gates. Counseling sessions are held at the agency office, participating churches and community centers throughout the service area. High levels of poverty exist in the areas served. Clients are counseled concerning home ownership, tenants rights, evictions and foreclosures, etc. Counseling is also offered relative to high cost mortgages (predatory lending) pursuant to a new law requiring such counseling prior to these mortgages being closed. Elizabeth City State University will use this year's grant to further its mission of providing counseling that includes (but is not limited to) First Time Homebuyers Program, Renter's Rights, Fair Housing, Default and Foreclosure Avoidance, Home Improvement and Rehabilitation, Predatory Lending and Disaster Relief from Hurricane Floyd.

**The Northwestern Regional Housing Authority**

Boone, NC

\$31,646

The Northwestern Regional Housing Authority, Boone, North Carolina was founded in 1979 and serves seven counties in the northwestern part of North Carolina. They provide effective pre-purchase education and counseling for first time homebuyers across the region. A rental library containing homebuyer educational materials from HUD, Nations Bank, and the Federal Home Loan Bank is maintained for their clients. Mortgage default counseling is provided, as well as on-going rental advice and assistance which is provided for over 2,000 low and moderate-income families in the seven county areas.

**Davidson County Community Action, Inc.**

Lexington, NC

\$4,146

Davidson County Community Action, Inc., (DCCA) Lexington, North Carolina has provided various housing counseling services to the Davidson County community since 1965. They have provided counseling to clients involving rental and mortgage delinquencies. DCCA has also interceded on behalf of their clients preventing evictions and foreclosures. The agency will continue to address the housing counseling needs of the community through their counseling programs and their partnerships with other agencies, churches and civic groups.

**Sandhills Community Action Program, Inc. (SCAP)**

Carthage, NC

\$20,646

Sandhills Community Action Program, Inc. (SCAP) is a private, non-profit corporation established in 1965 to provide individual and community services as part of a nation wide anti-poverty effort. SCAP's mission is to empower low-income people to obtain skills, knowledge, motivation and opportunities they need to become self-sufficient. Part of accomplishing that mission is to offer housing counseling services and education in an effort to provide affordable housing to low-income people. SCAP serves the North Carolina counties of Anson, Montgomery, Moore and Richmond Counties, with offices located in the low-income communities of each of these counties.

**Johnston-Lee-Harnett Community Action, Inc. (J-L-HCA)**

Smithfield, NC

\$20,000

Johnston-Lee-Harnett Community Action, Inc. (J-L-HCA) is a private, non-profit organization whose mission is to identify and address the needs of low-income persons. The agency has been providing housing counseling since 1979 and now provides pre-purchase, default, delinquent mortgage and HECM counseling. In addition, J-L-HCA has an "umbrella of programs" that includes its Family Service Program for assisting the low-income, the Head Start Program and its Single Family Housing Program that is aimed at renovating existing homes.

**CCCS of Western North Carolina, Inc.**

Asheville, NC

\$33,479

CCCS of Western North Carolina, Inc. Asheville, North Carolina is a member of the National Federation of Consumer Counselors and has been a HUD-approved housing counseling agency since 1979. CCCS of Western North Carolina celebrated its 25th anniversary last year of providing financial and comprehensive housing counseling services to the residents of Western North Carolina. Last year over 2600 clients received financial counseling assistance, and CCCS of Western North Carolina was one of seven agencies to receive a \$150,000.00 Community Foundation Grant. This three-year grant will allow CCCS to move forward in its goal of becoming a Financial Wellness Center for its target area residents.

**Housing Authority of the City of High Point (HPHA)**

Highpoint, NC

\$24,923

Housing Authority of the City of High Point (HPHA) has operated a local HUD-approved Housing Counseling Program since 1999. The counseling program is viewed by the Housing Authority as a major vehicle in meeting the needs and resolving the housing problems of tenants, homebuyers, and homeowners in the area that they serve. HPHA provides housing counseling to the geographic area serviced by the housing authority. HPHA was very active in the development of the Community's Consolidated Plan for housing. HPHA's Affordable Housing Pre-Homeownership Course is offered at four community centers, three police stations and in its administration building.

## NORTH DAKOTA

### **Southeastern North Dakota Community Action Agency**

Fargo, ND

\$14,000

Southeastern North Dakota Community Action Agency (SENDCAA) is a private, non-profit organization providing housing counseling services in Cass, Ransom, Richland, Sargent, Steel and Trail counties in North Dakota. The grant will allow them to continue pre- and post-purchase, mortgage default, rental assistance and delinquency, and HECM counseling services and expand counseling services to Clay and Wilkin counties in Minnesota.

SENDCAA is an active participant in the State of North Dakota Consolidated Plan. To meet the Consolidated Plan goal for more affordable housing and improve the quality of life for smaller, rural communities, SENDCAA established Region V Community Development Corporation (RVCDC). SENDCAA is engaged in cooperative partnerships with six county Social Service Agencies, consumer credit counseling agencies, Southeast Human Service Center, Legal Aid, Food Pantry's, N.D. Fair Housing Council, Senior Commission, crisis centers and other agencies and companies to provide decent housing and suitable living environments for low-to-moderate income persons.

### **North Dakota Housing Finance Agency**

Bismarck, ND

\$50,000

North Dakota Housing Finance Agency is a non-profit government agency that provides services for the state of North Dakota that was created in 1981 as a state controlled financial institution. Its mission is to provide financing, management, information coordination, and other appropriate assistance to improve and expand North Dakota's affordable housing. They use the following affiliates: Community Action Program Region VII Inc., Community Action Opportunities, Inc., Community Action and Development Program, Inc., Dakota Prairie Community Action Agency, and Red River Valley Community Action Agency. Some of the programs they will use funding for include; developing and maintaining a network of homebuyer education workshops and providers, Homeownership Acquisition Rehabilitation Program (HARP), and the delivery of a wide scope of housing counseling services to approximately 80% of the states poverty population. This is the fourth year that NDHF has received grant funds under HUD's housing counseling grant program.

## OHIO

### **Better Housing League of Greater Cincinnati (BHL)**

Cincinnati, OH

\$18,376

Founded 32 years ago, the BHL serves 13 counties in Southwest Ohio and is the only local, independent and comprehensive HUD-approved housing counseling agency in the Greater Cincinnati area. BHL has been a HUD-approved housing counseling agency since 1996 and has been most active in the Greater Cincinnati urban area in addition to Hamilton, Butler, Warren and Clermont counties. BHL's mission is to help low-income persons, minorities,

single parents, and families with disabled member in the household, improve their housing conditions. The agency's housing counseling staff of five full-time counselors, including a housing counseling supervisor, delivers pre- and post-purchase housing counseling, foreclosure prevention counseling, Home Equity Conversion Mortgage counseling, and administers affirmative marketing and outreach programs including Emergency Mortgage/Down Payment Assistance Grant Programs.

**Community Action Commission of Belmont County (CAC)**

**St. Clairsville, OH**

\$4,563

The Community Action Commission of Belmont County has provided first-time homebuyer education training since 1996. The agency received certification as a HUD-approved housing counseling agency in January 1997. It is staffed by three professional and well-trained housing counselors who conduct first-time homebuyer classes covering the following topics: home selection; financing; pre- and post-closing costs; budgeting; credit; job stability; and home maintenance and insurance. CAC also provides HECM counseling to senior citizens as a component of the "Elderly Choice Workshop." Housing counseling assistance is delivered to citizens of Belmont County, OH, and Marshall County including Wheeling, West Virginia.

**Community Action Commission of Fayette County (CAC)**

**Washington Court House, OH**

\$12,851

Established in 1965, the Community Action Commission of Fayette County primarily delivers housing counseling assistance to residents of Fayette County. In October 1992, the agency was certified by the state of Ohio as a Community Housing Development Organization (CHDO). The following year, CAC implemented a "Self Help" homeownership program with support from the US Department of Agriculture. CAC was approved in September 1994 as a HUD-certified housing counseling agency. Counseling services include pre- and post-purchase counseling, down payment assistance counseling, delinquency/default counseling, and homebuyer/tenant counseling.

**Fair Housing Contact Service (FHCS)**

**Akron, OH**

\$6,290

Fair Housing Contract Services has provided housing counseling services as a HUD-approved counseling agency since the mid-1980s. The agency, serving the Akron, OH, area, annually delivers housing counseling assistance to 350 clients in direct counseling sessions and public seminars. Housing counseling assistance is delivered by four housing counseling staff persons primarily in the following program areas: housing discrimination investigation; tenant/landlord counseling; first-time homebuyers counseling, and housing research and technical assistance to local communities. Additionally, FHCS provides housing counseling to land-contract home purchasers, clients facing mortgage foreclosure, and senior citizens interested in the Home Equity Conversion Mortgage Program (HECM).

**Lutheran Housing Corporation (LHC)**

**East Cleveland, OH**

\$10,779

Lutheran Housing Corporation, a comprehensive housing counseling agency, has served the Greater Cleveland area for the past 28 years. Housing counseling services delivered by the agency include pre-purchase, post-purchase, mortgage delinquency and default resolution, HECM, loss mitigation, outreach initiatives, and renters assistance. LHC is staffed with four full-time professional counselors and an experienced housing counseling program coordinator. LHC maintains a working relationship with most of the housing groups and organizations in the Greater Cleveland area. Servicing an estimated 1700 clients annually, the agency receives referrals from a variety of sources including the media, HUD sheriff sale notices, churches, labor unions, Cuyahoga County, and other counseling agencies like Consumer Credit Counselors and Neighborhood Housing Services.

**Universal Credit Counseling Services, Inc. (UCCS)**

**Zanesville, OH**

\$8,016

Universal Credit Counseling Services, Inc., a HUD-approved housing counseling agency since 1955, provides comprehensive housing counseling in Southeastern Ohio, focusing primarily on low to moderate income individuals in the Zanesville / Muskingum County area. UCCS housing counseling staff consists of three professional and well-trained housing counselors and the community service program's Executive Director, who devotes a quarter of his time to counseling. The housing counseling program delivered by UCCS includes housing counseling in the areas of default counseling, pre-purchase counseling, pre-occupancy counseling, rental counseling, Home Equity Conversion Mortgage counseling, community education counseling, and informational/referral counseling. Additionally, UCCS focuses on impediments to fair housing.

**OKLAHOMA**

**Chickasaw Nation**

Ada, OK

\$12,873

The Chickasaw Nation was established by treaty when the tribe was separated from the Choctaw Nation and the United States. The Chickasaw Nation's jurisdictional area includes 7,266.5 square miles of south central Oklahoma and encompasses all or parts of 13 Oklahoma counties. On October 1, 1997, the Chickasaw Nation Division of Housing was authorized as the tribally designated entity with administrative and operational control of the programs pursuant to the Native American Housing Assistance and Self-Determination Act (NAHASDA), administering the Carl Albert Indian Health Facility, three satellite clinics, various tribal enterprises and a number of vital social programs. Funding will be utilized to provided rental and first-time homebuyer counseling activities to meet the needs of the under-served Native American population of the area.

**Community Action Agency of Oklahoma City and OK/CN Counties**

Oklahoma City, OK

\$18,466

Community Action Agency of Oklahoma City, and Oklahoma and Canadian County (CCA), a private, non-profit organization was established in 1965. Housing programs include Home Repair, Home Exterior Maintenance, Housing Counseling, Owner Occupied Rehabilitation, Down Payment and Closing Cost Assistance, Home Buyer Education, and the Homeowners' Club. Funds will be used to provide a comprehensive housing counseling program including Homebuyer Education, Pre-purchase Homeownership Counseling, Post-purchase Counseling, Mortgage Delinquency and Default Resolution Counseling, Home Equity Conversion Mortgage, Loss Mitigation Counseling, Marketing and Outreach Initiatives, Renter Assistance Counseling and Fair Housing Assistance.

**Community Action Project of Tulsa County**

Tulsa, OK

\$22,283

CAP is a comprehensive anti-poverty agency with a 27-year history of providing a variety of services to low-income people. CAP's mission is to help individuals and families in economic need achieve self-sufficiency through housing, emergency aid, education and advocacy in an atmosphere of respect. Last year CAP's various programs and services served nearly 20,000 low-income households.

**Community Development Support Association (CDSA)**

Enid, OK

\$17,540

Community Development Support Association (CDSA), a non-profit community action agency, was incorporated in 1980. CDSA is recognized as the central information and referral service for all agencies and churches in the Grant and Garfield counties. An active community planning organization, they provided policy development and research services for the Metropolitan Human Service Commission that were incorporated in the City of Enid's Consolidated Plan.

**Consumer Credit Counseling Service of Central Oklahoma, Inc.**

Bethany, OK

\$32,359

Consumer Credit Counseling Service of Central Oklahoma, Inc., is a nonprofit United Way agency established in 1967. CCCS is a Fannie Mae, Freddie Mac, VA and HUD approved housing counseling agency offering free pre-purchase, post-purchase, mortgage delinquency and default resolution, home equity conversion mortgage, loss mitigation, renter assistance, and fair housing assistance counseling services. During 1999, housing counseling was provided to 6,350 individuals or families. CCCS of Central Oklahoma, Inc. has 24 offices that serves both urban and rural areas of the Central, Western and Southern portion of Oklahoma.

**Housing Authority of Lawton**

Lawton, OK

\$3,241

The Housing Authority of Lawton has been serving the community of Lawton/Ft. Sill since 1965. The agency was instrumental in developing the Homeownership Resource directory for

Lawton/Ft. Sill. The directory provides resources for programs and grants for home purchase, down payment and closing cost assistance, home repair and rehabilitation, rental payment assistance, housing counseling and homeownership related programs. Housing Authority of Lawton provides comprehensive housing counseling which includes; first time homebuyer education classes, default counseling, HECM, rental counseling, maintenance and repair assistance, HOME program, file fair housing discrimination complaints, Section 8 assistance and homeless needs.

**Housing Authority of the City of Stillwater**

Stillwater, OK

\$2,500

The Housing Authority of the City of Stillwater provides rental counseling, home ownership counseling, HQS inspections, mortgage counseling, default counseling, and HECM counseling. Community needs identify a high number of the population having a 50% rent burden and lack of quality housing.

**Housing Authority of the City of Muskogee**

Muskogee, OK

\$30,655

The Housing Authority of the City of Muskogee has been providing housing counseling services to residents of Muskogee since 1969, working tirelessly to provide citizens with safe, decent and affordable housing. They provide guidance to people in small area towns nearby who lack resources in their communities. They also administer Section 8.

**Housing Partners of Tulsa, Inc.**

Tulsa, OK

\$32,137

Housing Partners of Tulsa, Inc., a not for profit agency, was created in 1991. The mission of Housing Partners of Tulsa is "to provide a wide range of affordable housing options for low and moderate income Tulsans and to promote programs leading to self-sufficiency and home ownership". The housing counseling services offered by HPT, operating in cooperation with the Housing Authority of the City of Tulsa offers individual assistance with financial counseling, landlord/tenant referrals and homebuyers' education counseling. The grant will be used to enhance, complement, and support housing counseling activities.

**Norman Housing Authority**

Norman, OK

\$20,282

The Norman Housing Authority has been in the housing industry since 1972 for the community surrounding the city of Norman. The agency provides comprehensive housing counseling services including; homebuyer education, pre-purchase, default, HECM, rental and other counseling. Norman Housing Authority is involved with the State Wise Resident Council and travels the state to educate other residences of their rights under HUD housing regulations

**OREGON**

**Open Door Counseling Social Service**

Hillsboro

\$ 44,872

The Open Door Counseling Social Service serves the upper western part of Oregon, as well as the isolated parts of eastern Oregon. Counseling and services available include pre-purchase counseling, homebuyer educational workshops, homeless drop in center, Brown Bag Lunch discussion program for prospective homebuyers, mortgage default counseling, debt reduction workshops, reverse equity (HECM) counseling for seniors, as well as assistance in finding and retaining rentals. Phone in counseling sessions are also provided for seniors who are unable to travel.

**Central Oregon Community Action Agency Network**

Redmond

\$ 35,000

COCAAN offers Home equity conversion mortgage (HECM), mortgage delinquency and default resolution, rental assistance, homebuyer education programs and pre and post purchase counseling.

**Umpqua Community Action Network**

Roseburg

\$ 20,000

Umpqua Community Action Network (UCAN) has been a HUD-approved housing counseling provider since 1987. UCAN provides comprehensive housing counseling to the largest rural county in Oregon. UCAN collaborates with other community-based organizations in an effort to coordinate service delivery.

**PENNSYLVANIA**

**Chester Community Improvement Project**

Chester, PA

\$20,150

The Chester Community Improvement Project (CCIP) has a mission to revitalize the City of Chester by building the base of homeownership. CCIP has been in operation for 24 years providing counseling in the City of Chester and Delaware County. CCIP addresses the needs of families in the Chester community and in Delaware County through its mortgage counseling program, housing rehabilitation and new housing construction projects.

**Commission on Economic Opportunity**

Wilkes-Barre, PA

\$19,067

The Commission on Economic Opportunity of Luzerne County, incorporated in 1966, operates a wide variety of programs to meet the needs of the poor in Luzerne and Wyoming Counties. CEO operates more than twenty distinct programs, including housing counseling, all directed towards increasing the social and economic independence of low-income families and individuals and persons with disabilities.

**Community Action Committee of Lehigh Valley**

Bethlehem, PA

\$16,649

The Community Action Committee of Lehigh Valley, Inc., located in Bethlehem, PA, was created in 1965 to work with and for the low-income residents of Lehigh and Northampton counties to combat poverty. The agency engages in a wide range of activities and programs, offering assistance with home heating problems, food programs, shelter and services for the homeless, and counseling potential homebuyers and providing education on tenant and landlord issues. Their Family Savings Account Program assists eligible households in activities such as saving for a home, home repair, business start-up, assets for a business, education and child care, by matching their \$1,200 saved with a 50% match towards their savings goal.

**Community Action Southwest**

Washington, PA

\$17,000

Community Action Southwest (CAS) was organized in 1965 to assist local communities with addressing the causes and conditions of poverty in Washington and Greene Counties. During the past 36 years, CAS has initiated and sponsored projects designed to increase community awareness of the barriers faced by individuals and families caught in the cycle of poverty, and to provide opportunities for persons to overcome those barriers through self-sufficiency. Housing services to homeless and low-income families have been a major focus of the agency since 1986. The Dollar Energy Program, Emergency Food and Shelter Program (EFSP), Emergency Shelter Programs, Pennsylvania Housing Finance Agency and many others help the homelessness and alleviate housing inequity.

**Fayette County Community Action Agency, Inc.**

Uniontown, PA

\$15,000

Fayette County Community Action Agency (FCCAA) is a community-based nonprofit organization with the mission of helping people who are economically, culturally, physically, educationally, or age disadvantaged to secure self-sufficiency. FCCAA has provided comprehensive health and human services in Fayette County, a depressed economic community located in the southwest corner of Pennsylvania in the northern Appalachian Mountain Region, for 35 years. Fayette County has received numerous federal and state distressed area designations. FCCAA provides individuals and families with housing assistance including emergency and transitional shelter, rent, security, mortgage and utility assistance, assistance in applying for Rural Economic and Community Development home purchase/repair loans and grants, energy education, weatherization, budget counseling, case management and housing counseling.

**Garfield Jubilee Association**

Pittsburgh, PA

\$15,000

Garfield Jubilee Association, Inc. (GJA) is a Christian based, nonprofit community development organization that has been in operation for 18 years, serving the communities of Garfield, East Liberty and Homewood Brushton in the East End of Pittsburgh. The nonprofit was formed with the purpose of developing programs and activities that benefit and stabilize the welfare of low to moderate-income families, and the community in general. GJA is committed to providing quality affordable housing, economic development, leadership development, and support services in a way that sustains the dignity of the individual. GJA's primary activities are: building and rehabilitating housing, providing housing counseling and assistance, providing home maintenance training, and assisting families to apply for and receive energy assistance.

**Greater Erie Community Action Committee**

Erie, PA

\$2,500

The Greater Erie Community Action Committee (GECAC) is the designated Community Action Agency for Erie City and County. GECAC's focus is on developing programs and services directed toward the elimination of poverty or the causes of poverty to improve the quality of life for Erie County residents. For example, the agency has been heavily involved in the provision of social services to the homeless population and assistance to other clients experiencing housing problems. GECAC also operates one the largest Family Savings Account programs in the State. GECAC's Family Savings Account (FSA) Program is designed to promote self-sufficiency through asset development for lower income Pennsylvanians.

**Hispanic American Organization, Inc.**

Allentown, PA

\$14,232

The Hispanic American Organization (HAO) works with citizens of the Lehigh Valley who are mainly low and very low-income and non-English speaking. The HAO Housing Assistance Program has prevented, and will continue to prevent, homelessness among the low-income, especially the Latino population. Services include: referral to housing programs, locating and placing clients into available rental units, budgeting assistance, counseling and translation. In addition, HAO has worked extensively to educate Latino residents of the Lehigh Valley to become productive members of the work force and responsible citizens.

**Housing Association of Delaware Valley**

Philadelphia, PA

\$10,434

The Housing Association of Delaware Valley created a housing counseling program to help people obtain and maintain decent housing. The Housing Association provides a wide range of housing counseling services to homeowners and renters in the City of Philadelphia. The goals of the counseling program are to increase homeownership rates, promote family stability, combat displacement, and improve living conditions of low-income families. Services include: homebuyer counseling, pre-purchase and post-purchase counseling, mortgage default and delinquency, rental delinquency, tenant counseling and housing consumer education.

**Housing Authority of the County of Butler**

Butler, PA

\$16,649

The Butler County Housing Authority administers comprehensive services to Butler County residents through its housing counseling program. Counseling activities include, but are not limited to, pre-occupancy, rental counseling, delinquency/default, eviction/foreclosure preventions, pre-purchase/post-purchase counseling, first-time homebuyers and homeownership opportunities and fair housing. Additionally, Butler County Housing Authority was the first agency in the region to collaborate with the USDA as “packagers” for the Sec. 502 and 504 rural housing programs.

**Housing Consortium for Disabled Individuals**

Philadelphia, PA

\$16,995

Housing Consortium for Disabled Individuals (HCDI) has provided comprehensive housing counseling in Philadelphia to people with disabilities since 1988. HCDI is the only organization in Philadelphia that exclusively specializes in addressing the housing and related housing service needs of people with disabilities. Services include pre-purchase and mortgage default and delinquency counseling, pre-occupancy and post occupancy counseling for renters and consumer housing education for both home purchasers and renters, landlord tenant negotiations, informing people with disabilities about their fair housing rights, providing educational programs regarding housing options, and referrals to specialized service providers.

**Housing Council of York**

York, PA

\$19,425

The Housing Council of York has provided comprehensive housing counseling services to York County residents since 1971. Services include: homebuyer education, pre-purchase and post-purchase counseling, mortgage delinquency/default resolution, HECM, loss mitigation and mobility counseling, renter and Fair Housing assistance. The agency has developed a strong network of service linkages with a broad base of federal, state and local organizations whose resources it uses to assist agency clients in resolving their housing problems.

**Philadelphia Council for Community Advancement**

Philadelphia, PA

\$19,425

The Philadelphia Council for Community Advancement (PCCA) implemented its Housing Counseling program in 1978 in response to the lack of housing counseling services in the Montgomery, Bucks, DE, Chester, and Philadelphia counties. The housing counseling services provided by the PCCA consists of the following: mortgage delinquency and default, pre-purchase, homebuyer education, rental, reverse mortgage and consumer education. PCCA interacts with over one hundred agencies to help provide the range of services needed by the community.

**Schuylkill Community Action**

Pottsville, PA

\$18,000

Schuylkill Community Action (SCA) is a private, nonprofit community-based organization whose primary purpose is to address the needs of low-income individuals and families throughout Schuylkill County. Serving the needs of low-income residents since 1965, SCA is the primary social service provider in Schuylkill County. SCA housing counseling services include: HECM reverse mortgage counseling, mortgage default counseling, rental of a six-unit apartment building, owner-occupied housing rehabilitation, weatherization for rental and owner-occupied homes, transitional housing and homeless assistance, mortgage and rental payment assistance, and credit counseling for both pre-purchase and post-purchase homebuyers.

**Tabor Community Services, Inc.**

Lancaster, PA

\$19,425

Tabor was founded in 1968 with a mission to build a stronger community by addressing the housing problems in Lancaster, PA. As the only HUD-approved housing counseling agency in Lancaster County, Tabor's services and programs are unique to the community. Housing counseling services include: pre-purchase, rental Shelter to Independent Living Program, default mortgage counseling, reverse mortgage counseling, Family Self-Sufficiency Program, Family Savings Account IDA Program and Jubilee Homes Transitional Housing Project. Supported housing and consumer credit counseling are also available. Tabor collaborates with a variety of community-based organizations to insure coordination of services.

**Berks Community Action Program**

Reading, PA

\$19,425

The Berks Community Action Program (BCAP) is a private, nonprofit Community Action agency that provides services to benefit low-income persons and families in the City of Reading and the County of Berks, PA. As a Community Action Agency, BCAP works to lessen the effects of poverty on individuals and families and works to help eliminate the causes of poverty. BCAP provides a complete range of comprehensive housing counseling services. These services include: delinquency counseling for homeowners, tenants and homebuyers, reverse mortgage counseling, pre-purchase counseling, post-purchase counseling, case management and information and referral services through the Budget Counseling Programs.

**The Trehab Center, Inc.**

Montrose, PA

\$19,425

The Trehab Center has been in operation since the fall of 1993. The Homeownership Program assists low to moderate-income individuals and families who, without assistance, could not qualify for home loans from private lending institutions at prevailing rates. Services provided include: housing counseling, mortgage foreclosure program, weatherization, emergency food and shelter program, fuel assistance, homeownership program, reverse

mortgage counseling and emergency shelter program. These services are provided to the region that includes Bradford, Sullivan, Susquehanna, Tioga, Wayne and Wyoming counties.

**Three Rivers Center for Independent Living Services**

Wilkesburg, PA

\$8,362

Three Rivers Center for Independent Living (TRCIL), through its service subsidiary TRCIL Services, Inc., has over twenty years of experience in providing accessible services and programs, including housing counseling, to individuals with disabilities. As a center for independent living, TRCIL Services, Inc. provides four core services: information and referral services; peer counseling; life skills training; and individual and systems advocacy. In addition, TRCIL Services, Inc. provides service programs such as supported housing, housing acquisition assistance, attendant care services and community services for persons with physical disabilities. Housing counseling services include: budgeting, renter assistance, money management, mobility assistance, home equity conversion mortgage, pre-occupancy and post-occupancy counseling, mortgage default and rent delinquency counseling.

**United Neighborhood Centers of Lackawanna County, Inc.**

Scranton, PA

\$14,923

United Neighborhood Centers of Lackawanna County, Inc. (UNC) is a private, nonprofit agency with over 75 years of experience in community service. UNC's target area is centralized in Scranton, PA with outreach services to all of Lackawanna County. UNC offers a broad range of social, recreational, nutritional and educational programs. UNC provides both housing related information, counseling and referral services through the One Stop Shop for Housing Program to hundreds of county residents annually. Services through the program include: pre-purchase counseling, delinquency and default counseling to homebuyers, renters and homeowners. Other housing needs and problems addressed through counseling and/or referral include: eviction, first time homebuying, victims of domestic abuse, homeless families, need for general information regarding public housing, Section 8, rental assistance, affordable housing, landlord-tenant disputes and fair housing/housing discrimination issues.

**Northwest Counseling Service, Inc.**

Philadelphia, PA

\$17,685

Northwest Counseling Service, Inc. (NWCS) is a nonprofit organization that was founded for the purpose of providing real estate and housing counseling service to Philadelphia area residents. Services include: default counseling, mortgage default/foreclosure, tenant counseling, pre-rental, rental delinquency/eviction, post-rental counseling, and reverse mortgage counseling (HECM). NWCS also acts as a clearinghouse to review complaints of alleged fraud, misrepresentation, unfair practices, fair housing and deceptive practices. Information, education and advice on ways that consumers can protect themselves, and where and how to file complaints, is disseminated through a series of monthly workshops.

**Bayfront NATO, Inc.**

Erie, PA

\$3,078

Over the past 35 years, Bayfront NATO, Inc. has operated essential human services designed to meet the needs of low and moderate-income residents in the Bayfront Area of the City of Erie, PA. Bayfront NATO provides comprehensive housing counseling services, including homebuyer education, pre-purchase and post-purchase counseling, mortgage delinquency and default resolution counseling, reverse mortgage, loss mitigation and fair housing counseling. Bayfront NATO is also involved in neighborhood revitalization activities designed to develop safe, affordable and decent rental and single-family properties for first time homebuyers.

**Pennsylvania Housing Finance Agency**

Harrisburg, PA

\$41,479

The Pennsylvania Housing Finance Agency (PHFA) was established in 1972. Its mission is to foster community and economic development throughout the Commonwealth. PHFA works with housing counseling agencies, local lending institutions, realtors and other public and private organizations. PHFA has created a statewide network of housing counseling agencies to provide pre-purchase education and mortgage default counseling. The 42 participating housing counseling agencies serve all 67 counties in the Commonwealth.

**PUERTO RICO**

**CEIBA Housing and Economic Development Corporation (CEIBA)**

Ceiba, PR

\$18,201

CEIBA Housing and Economic Development Corporation (CEIBA) has been a HUD-certified counseling agency since 1988. It provides comprehensive housing counseling services to the entire area of Puerto Rico and the Virgin Islands, with a client base of 35,000. In a prior HUD grant period, it provided services to over 2,000 families and individuals. CEIBA is a Community Housing Development Organization (CHDO), offering a number of housing and economic development programs, as well as an established agenda of housing counseling services, with an emphasis on homebuyer education and mortgage delinquency counseling. These services, funded by a HUD grant, were successfully integrated into CEIBA's Multifamily Housing Pilot program, funded by the Department of Defense. This illustrates how an organization with multiple resources such as CEIBA, by leveraging funds, is able to utilize and combine other program resources with housing counseling tools to enhance its overall delivery of services to the community. The new HUD grant will make it possible for CEIBA to maintain staff capability and continue to provide ongoing housing counseling services to its clients in this insular region.

**RHODE ISLAND**

**Rhode Island Urban League**

Providence, RI

\$19,425

The Case Management Unit is a leading direct service program of the Urban League of R.I., a community-based institution with a 62-year history of service to the Black and other minority communities in Rhode Island. Its mission is the elimination of racial discrimination and segregation in the state, and the achievement of parity for Blacks, Hispanics, other minorities, and the poor in every phase of American life. Inherently involved in this mission is the enabling of minorities and the poor to demonstrate their full potential and to exercise their human rights as American citizens.

Housing counseling is one aspect of the direct service program of the Urban League's Case Management Unit. As a whole, the Unit's programs address the personal dimensions of poverty, lack of affordable housing, and lack of income. Case managers are trained to respond to temporary short falls of income by providing emergency assistance, such as payments to creditors, and food and clothing distributions (e.g., U.S. Department of Agriculture food commodities), while working with families and individuals to prepare payment plans, find employment and training opportunities, and identify other long-term solutions to their problems.

**Rhode Island Housing and Mortgage Finance Corp.,**

Providence, RI

\$43,967

Rhode Island Housing's Homeownership Division employs 57 people who originate and service residential and community lending mortgages (equity loans, home repair, and reverse mortgages). In January 1998, the agency began directly originating residential mortgages to augment its annual mortgage activity generated from participating lenders throughout Rhode Island. Rhode Island Housing has developed a work plan to standardize housing counseling activities and to ensure that they are implemented in a thorough and effective manner. The counseling activities and services include: marketing and outreach; intake and pre-purchase counseling; homebuyer education; landlord education; housing search; post-purchase/homeowner /retention; HECM (reverse mortgages); program management and performance monitoring.

**SOUTH CAROLINA**

**Trident United Way**

North Charles, SC

\$18,812

The Trident United Way serves Berkeley, Charleston, and Dorchester, has been operational since 1944, and has provided comprehensive housing counseling to its clients since 1974. The agency has also expanded the opportunities of the senior citizens with HUD's Home Equity Conversion Mortgage (HECM) reverse mortgage.

**Wateree Community Action, Inc.**

Sumter, SC

\$10,000

Wateree Community Action, Inc. is a private, nonprofit organization founded in 1968. Wateree Community Actions, Inc.'s serves the the low and moderate-income households in

the Santee Lynches Region of South Carolina. Additional funding will support the agency's communication technology, enhancing its service delivery.

**Carolina Regional Legal Services, Corp.**

Florence, SC

\$32,868

Carolina Regional Legal Services, Inc., with its unique combination of housing counseling and legal staff, have combated predatory lending with measurable success. Focusing on pre-purchase counseling and first time homebuyers programs, this agency significantly reduces foreclosures resulting from mortgage-related fraud and abuse in the counties of Florence and Clarendon.

**Palmetto Legal Services, Columbia South Carolina**

Columbia, SC

\$5,368

Palmetto Legal Services provides assistance towards homeownership for the economically disadvantaged and special population groups as a priority throughout the twelve county area around Columbia. The agency has developed a holistic and comprehensive program in partnership with the Midlands Area Consortium for the Homeless, the Richland/Lexington Human Services Network and the United Way.

**Consumer Credit Counseling Service/Family Service Center of South Carolina Inc.**

Columbia, South Carolina

\$33,479

Through collaborative partnerships, Family Service Center of South Carolina, Inc. has for 27 years provided education and comprehensive housing counseling services to first-time homebuyers in the community, especially the rural areas.

**South Carolina State Housing Finance & Development Authority**

Columbia, SC

\$58,572

The South Carolina State Housing Finance & Development Authority was created in 1971 and helps low income and low-to-moderate income families realize the dream of homeownership. They offer first time homebuyer loans with affordable, below-market interest rates. This grant will be used to optimize education and counseling to reach all areas of homeownership, to include pre-purchase and post-purchase counseling, as a result, helping to create a community of more successful homeowners.

**SOUTH DAKOTA**

**Black Hills Legal Services, Inc.**

Rapid City, SD

\$20,000

Black Hills Legal Services, Inc. (BHLS) is a private, non-profit, community-based organization providing civil legal assistance and housing counseling to residents in eight counties in western South Dakota. The service area covers approximately one-fourth of South

Dakota and include Pennington, Perkins, Lawrence, Fall River, Meade, Custer, Butte and Harding counties. Grant funding will be used to provide pre-purchase, rental, rent and mortgage delinquency, mortgage default counseling services and fair housing practices. Clients include: poverty stricken/low income individuals and families, disabled persons, the elderly, and minorities, mostly Native Americans.

**Oglala Sioux Tribe Partnership for Housing, Inc.**

Pine Ridge, Sd

\$11,613

The Oglala Sioux Tribe Partnership for Housing, Inc. (OSTPH) is a non-profit organization organized under the Oglala Sioux Lakota Tribal Laws. OSTPH is the only Homeownership Counseling Agency on the Pine Ridge Reservation which is plagued by high unemployment rates and a shortage of housing units. Its mission is to enhance affordable homeownership opportunities. They partner extensively with the Tribe, the Lakota Housing Authority, and the U.S. Department of Defense to incorporate a homeownership program that will provide housing opportunities and counseling services for residents of the Pine Ridge Indian Reservation. Their efforts were praised and applauded by President Clinton when he visited the Reservation in July 1999. The grant will enable OSTPH to provide pre- and post-housing counseling to Native Americans, a population that is considered one of the most under-served groups in America.

**South Dakota Housing Development Authority**

Pierre, SD

\$65,000

South Dakota Housing Development Authority is a non-profit government agency that services the entire state of South Dakota. SDHDA has identified a goal to extend and strengthen partnerships among all levels of government and the private sector. This state agency will work with the following affiliates to effect their programs: Rapid City Housing Coalition, Neighborhood Housing Services of the Black Hills, Huron Housing and Redevelopment Authority, and Consumer Credit Counseling Service of the Black Hills. Some of the programs that the Development Authority supports are Homeownership Counseling Program, Homeownership Education Resource Organization and the Community Homebuyers Network. The grant they are receiving will be used for Foreclosure Prevention/Mortgage Default Counseling, Home Equity Conversion Mortgage Counseling, Pre-Purchase Education and Counseling and a comprehensive leadership-mentoring program to increase the number of Native American homeowners.

**TENNESSEE**

**Memphis Area Legal Services**

Memphis, TN

\$20,034

Memphis Area Legal Services has been operating for 30 years. Their free comprehensive services include pre-purchase, pre-occupancy and credit counseling, and legal representation on numerous situations. Annually they serve approximately 6,000 households in Shelby,

Fayette, Lauderdale, and Tipton counties. All services are provided in a confidential and professional manner.

**Knoxville Legal Aid Society, Inc.**

Knoxville, TN

\$16,979

Knoxville Legal Aid Society is a non-profit corporation, which offers free legal services to clients in Knox, Blount, Sevier and Loudon counties. The agency has a number of staff available to provide assistance to all. Their staff has expertise in consumer issues, public benefits and other areas of law. Their priorities are housing issues including homelessness prevention.

**Woodbine Community Organization**

Nashville, TN

\$16,368

Woodbine Community Organization is Nashville's oldest community organization, dating back to the 1930's. Their services include pre and post purchase counseling, mortgage delinquency and default counseling, rental assistance counseling, and fair housing assistance. In addition, they provide a variety of social, recreational and educational services and programs such as Summer Youth Camp, Homebuyers clubs, GED classes, and tutorial assistance for students.

**Legal Services of Upper East Tennessee, Inc.**

Johnson City, TN

\$24,312

Legal Services of Upper Tennessee (LSUET) is a non-profit organization, which reaches out to twelve counties. Their director has been with LSUET serving the community for 19 years. He and his experienced staff work with HUD programs and numerous housing issues. They focus primarily on mortgage default counseling and renter eviction counseling. Their staff also assists migrant farm workers, which come to the community with specific needs.

**Family and Children's Services**

Chattanooga, TN

\$10,868

Consumer Credit Counseling Service of Chattanooga, Division of Family and Children's Services, is a HUD certified counseling agency. Their mission is to strengthen communities and families through consumer education, debt repayment programs, credit counseling, pre-purchase, post purchase, Home Equity Conversion Mortgage Counseling, mortgage delinquency and default resolution, renter assistance, and many others. Through its main and satellite offices, CCCS is able to reach many families. Last year 2,711 families were assisted. The agency's goal is to insure that the clients are assisted in a satisfactory manner and that their needs are met.

**CCCS of Middle Tennessee**

Nashville, TN

\$4,146

CCCS of Middle Tennessee offers counseling in all phases of housing. Among their services they offer pre and post purchase counseling, RECM and HECM, numerous classes such as homeowner and budget planning. Currently they are serving over 1,200 clients participating in a debt management program. Meeting with senior citizens at their residence is one of the accommodations offered in situations in which clients are unable to reach the office. CCCS works with many partners in the community to expand their services and reach the maximum amount of clients possible.

**Residential Resources, Inc.**

Nashville, TN

\$18,201

Residential Resources, Inc. started offering comprehensive housing counseling in 1997. Their services are offered to the poor, low income and others residing in Metropolitan Nashville (Davidson County) and in its immediate eight surrounding areas. Counseling is offered to the public in the following areas: Pre-occupancy, Housing Consumer Education, Post occupancy, Affordable Housing Development, Home Improvement and Rehabilitation, Energy Conservation, Mortgage Default and Rental Delinquency; and Housing Displacement. Currently, Residential Resources works with 30 other partners in the community in order to expand their services and help clients.

**Citizens for Affordable Housing, Inc.**

Nashville, TN

\$15,757

Citizens for Affordable Housing, Inc. utilized HUD funds received last Fiscal Year and was able to assist 236 clients. At Citizens for Affordable Housing, various services such as Homebuyer, pre purchase and mortgage default classes are offered. Marketing efforts such as fliers, e-mail, web page, radio talk shows, etc. are utilized in hope of reaching the needy in the community in which they serve.

**TEXAS**

**Avenida Guadalupe Association (AGA)**

San Antonio, TX

\$18,579

The Avenida Guadalupe Association is a tax-exempt neighborhood based corporation created in 1979 to improve the housing and economic conditions of the Avenida Guadalupe neighborhood in San Antonio, Texas. Major projects the Avenida Guadalupe Association (AGA) has developed include Plaza Guadalupe, San Jacinto Senior Citizens Community (50-unit apartment complex, El Parian retail market, and El Progreso Community center. The AGA is currently developing 6 new single-family houses for sale to first-time homebuyers as well as a new office building that will house small businesses and nonprofit agencies serving the west side of San Antonio. In 1997 AGA initiated a program to support the agency's housing development program and to increase the homeownership rate among Hispanics in San Antonio. The grant will fund some of the services provided by AGA.

**CCCS of Greater Dallas, Inc.**

Dallas, TX

\$38,805

Consumer Credit Counseling Services of Greater Dallas, Inc. is affiliated with the National Foundation for Credit Counseling (NFCC) in Silver Springs, MD. CCCS-Dallas opened their office in 1974 and includes 28 branch, satellite and telephone locations. CCCS-Dallas works with HUD, Rural Housing Services, the Dallas Housing Authority, Mesquite Housing Authority, Housing Crisis Center and the Salvation Army. CCCS Dallas provides pre and post purchase, home equity and renter rights and responsibilities. The agency coordinates with HUD to provide H.E.L.P classes. CCCS-Dallas provides educational seminars to address issues of minorities and immigrants regarding money management, credit, housing and basic banking to help address fair housing barriers.

**CCCS of Greater San Antonio**

San Antonio, TX

\$7,687

CCCS of Greater San Antonio of has been providing counseling services since 1985. Their largest group of clients consist of delinquent or mortgages in default cases. Most of their resources are geared towards getting these people the help they need to save their homes. They also focus energy on the potential homebuyer to get more people in homes. The agency has just signed a deal with a local San Antonio radio station to advertise to people with housing difficulties. CCCS will also be offering budgeting and money management classes to three communities within the San Antonio area. They are very proactive and serve their community well.

**City of Ft. Worth**

Ft. Worth, TX

\$30,655

The City of Ft. Worth has been a HUD entitlement city since 1984 and has received grants for CDBG, HOME, ESG and Housing Counseling. The agency became a housing counseling agency in 1997. City of Ft. Worth has received recognition for 2 Best Practices in 1998 for Model Blocks and Infill Housing Programs. COFW provides comprehensive housing counseling covering, pre-purchase, credit and default counseling, rental assistance, and fair housing and tenants rights.

**City of San Antonio**

San Antonio, TX

\$30,433

This agency serves the public and attempts to address a multitude of housing needs and problems in the 8th largest and 2nd poorest city in the nation. The City of San Antonio provides comprehensive housing counseling in pre and post occupancy, first-time homebuyer, default mortgage, tenant/landlord and placement counseling, and provides citizens with free, confidential, non-biased information addressing their housing needs. The agency has two bilingual certified housing counselors to better serve the community. The City's affiliation with the Department of Community Initiatives and the Community Action Division provides

direct services including The Children's Resources Division that administers the federally subsidized Child Care management System, Youth Services Division providing free of charge counseling for at-risk youth and their families and the Literacy Service Division which operates eight Leadership and Learning Centers across San Antonio. The Literacy Service Division provides Adult Basic Education, GED preparation, English as a Second language and Citizenship classes. The Elderly and Disabled Division operates 38 nutrition sites for elderly and disabled individuals. The grant will be used to help in the various counseling arenas.

**Community Development Corporation of Brownsville**

Brownsville, TX

\$33,841

Community Development Corporation of Brownsville was established in 1974. The agency is recognized as a CHDO by the City of Brownsville and the State of Texas. The agency administers State of Texas HOME and CDBG funds, HUD Youthbuild, Colonia, Rural Housing and Economic Development and Housing Counseling Funds. CDCB also is a Fannie Mae Seller Servicer, Rural Development and FHA DE lender. The agency provides comprehensive housing counseling for credit counseling, homebuyer pre and post purchase, and default counseling, HECMs. A "Homebuyer Information and Education Center" provides a one stop service for housing counseling.

**Dallas Urban League**

Dallas, TX

\$9,688

The Dallas Urban League was established in 1967 and is one of 114 affiliates of the National Urban League and one of the 106 affiliates of the United Way of Metropolitan Dallas. This agency provides comprehensive housing counseling which includes: pre-occupancy to assist homebuyers and rentals, rental assistance, mortgage default, post-occupancy, home improvement and rehabilitation, energy conservation, consumer education, displacement and relocation. Although the agency was designed to address various problems affecting African-Americans, they are a multi-racial, nonprofit, non-partisan, community based service organization. Dallas Urban League is a member of the City of Dallas local housing consortium, the Affordable Housing Coalition, North Texas Community Development Association, Dallas Mortgage Bankers Association and Texas Federation of Housing Counseling.

**Gulf Coast Community Services Assoc.**

Houston, TX

\$3,760

Gulf Coast Community Services Association operates a Comprehensive Housing Counseling Program throughout the Houston/Harris County and the surrounding counties. The grant will fund services which include, but are not limited to, information and referral, homebuyers education, pre-occupancy, rental delinquency, mortgage default, tenants rights, home

improvement, and alternative to foreclosure counseling. This agency provide programs such as Head Start, Home Management and Homemaker I programs, Home Safety and Security, and community learning classes. They provide instruction for English as a 2nd language, Adult Basic Education, GED courses, employment skills programs, and after school programs. Direct services include food pantry, clothes closet, prescription vouchers and school and supply vouchers. Gulf Coast Community provided services to approximately 40,000 individuals. Support services include transportation and case management to clients interested in attaining self-sufficiency.

### **Legal Aid of Central Texas**

Austin, TX

\$37,102

Legal Aid of Central Texas (LACT) has been serving the community of Central Texas for over 33 years. They have only been a HUD approved agency since 1999 but has proven their capability in providing housing counseling services. They have a formal partnership with the UT School of Law that led to the creation of a Housing Law Clinic that allows law students to deliver supervised services to potential clients with housing matters. This is only one of the programs that LACT participates in to provide counseling for the community. They also work with United Way and the Texas Bar foundation to help low-income clients find affordable housing.

### **Marshall Housing Authority**

Marshall, TX

\$3,463

The Marshall Housing Authority provides counseling for the city of Marshall, in Northeast Texas and several counties in Northwest Louisiana. They focus on counseling for defaults and clients who want to take advantage of the Reverse Mortgage program. They also conduct weekly orientation sessions to assist potential and current renters. The Housing Authority also has a Homebuyer's Club (HBC) that is aimed at families facing greater obstacles than normal. The agency prides itself on informing the community of the availability of the Housing Counseling Program they have in place. The agency is very familiar with the area and it's residents so it can supply appropriate counseling.

### **Our Casas Resident Council, Inc.**

San Antonio, TX

\$3,463

Our Casas Resident Council, Inc. has been providing housing counseling services in the area since 1989. The agency has been successful in providing self-management/litigation technical assistance to public housing residents through resident council meetings, workshops and seminars. The organization also established an emergency food bank, a community service restitution program and the "Neighborhood to Neighbor" publication, issued to public housing residents in nine public housing developments. Between 1998 and 1999, Our Casas Resident Council, Inc. successfully completed the construction of 5 below the market single family residents, which are now owned and occupied for former public housing residents. The agency hopes to improve lives in the community through housing counseling, emergency

food, debt consolidation counseling and the construction of single-family homes. The agency received \$18,410.

**Tarrant County Housing Partnership**

Ft. Worth, TX

\$3,241

Tarrant County Housing Partnership (TCHP) has been providing a variety of housing services to residents of Tarrant County since 1992. TCHP has been instrumental in the rehabilitation and new construction of more than 2,200 affordable units within the county. They have also been providing homebuyer assistance loans since 1992. They have now included a variety of housing counseling including homebuyer education, pre and post purchase, pre-occupancy, mortgage default, and alternative to foreclosure counseling. With funding available they will be able to extend their housing counseling services.

**UTAH**

**Cedar City Housing Authority**

Cedar City, UT

\$3,172

Cedar City Housing Authority is the only HUD approved housing counseling for the residents in the southern Utah. Originally approved by the Department in 1999, they provide first-time homebuyer counseling services and default/delinquency counseling services in Iron County. They have the ability to provide financial assistance to homeowners with delinquent mortgages. Cedar City Housing Authority collaborates with the Rural Development Office and the Beaver Housing Authority to offer pre-purchase counseling services in Beaver and Garfield counties. Cedar City Housing Authority's mission is to provide safe, decent and sanitary housing for all low and moderate-income Utah citizens.

**Community Action Services**

Provo, UT

\$26,500

Community Action Services is focusing on the needs of the first-time homebuyer by offering homebuyer education. Their target area is the Mountainland Region - Wasatch and Summit counties. The grant will be used to continue providing the community with assistance in HECM counseling, foreclosure prevention, loss mitigation procedures, homeowner education, financial and budget counseling. Partners include the local Lenders Association, Realtors Association, Wells Fargo Bank, among others in providing pre-home ownership seminars. They have satellite office locations in Spanish Fork, Orem American For, Heber, Kamas, and Coalville.

**Family Life Center/Utah State University**

Logan, UT

\$11,391

Family Life Center is a comprehensive housing counseling agency serving Cache, Box Elder, Rich counties, and rural areas of Utah. They continue to work potential home buyers through workshops and one-on-one counseling. The philosophy of the Family Life Center is educational. Clients are taught the skills and strategies useful in housing decisions and financial management. Housing counseling includes pre-occupancy, pre-purchase, pre-rental, rent delinquency, mortgage default, home improvement and rehabilitation, and home equity conversion mortgage counseling. In a special three-way partnership among the Family Life Center, HUD and AARP, home equity conversion mortgage counseling is also available in rural areas of Utah. They also partner with a variety of other agencies including the Bear River Association of Governments, the Neighborhood Nonprofit Housing Corporation, the local Habitat for Humanity, Options for Independence, Communities Against Physical and Sexual Abuse to mention a few.

## **VIRGINIA**

### **Skyline CAP, Inc.**

Madison, VA

\$8,362

A HUD-certified housing counseling agency since 1994, Skyline CAP, Inc. serves Greene, Madison, and Orange Counties in central Virginia. It consults and works in close cooperation with numerous social services agencies, and offers comprehensive housing counseling including: pre-occupancy counseling, post-occupancy counseling, mortgage-default counseling, rental delinquency counseling, home improvement and rehabilitation counseling, HECM counseling, and fair housing counseling. Skyline CAP pro-actively works to reduce concentrations of poverty and the segregation of minority populations by engaging in affirmative marketing to attract all segments of population regardless of race, color, religion, national origin, sex, familial status, disability and age.

### **Lynchburg Community Action Group, Inc.**

Lynchburg, VA

\$16,649

The mission of the Lynchburg Community Action Group provides a range of services to address problems associated with poverty by fostering self-sufficiency among low-income residents. Lynchburg Community Action Group has provided housing services to low-income residents of central Virginia since 1973. Its programs are numerous and varied, serving all segments of society.

### **Office of Human Affairs, Inc.**

Newport News, VA

\$11,470

Since 1965, the Office of Human Affairs, Inc., has taken the initiative in planning, developing, and implementing programs, such as housing counseling, that foster self-sufficiency. The Housing Counseling Program includes performance measures that target underserved neighborhoods such as Hampton Roads and Newport News, which have high concentrations of minority families and low-income residents, and a higher percentage of

older housing stock. The Newport News Redevelopment and Housing Authority and the City of Newport News requested that Office of Human Affairs assist in helping this community.

**Telamon Corporation**

Richmond, VA

\$13,887

Telamon is certified by both HUD and the Virginia Housing Development Authority (VHDA) to offer comprehensive homeownership counseling services such as: default, tenancy, fair housing and Home Equity Conversion Mortgage (HECM) counseling. Counseling staff also provides VHDA counseling for clientele of several area banks. This counseling is a requirement of VHDA and enables the families to receive lower mortgage insurance rates. Telamon is currently working with the Danville Redevelopment and Housing Authority and Danville Community College in an attempt to secure a HUD HOPE VI grant to transform one of Danville's oldest, most desolate public housing projects into a new community of homeowners. Telamon will assist in providing homeownership counseling to tenants who wish to become homeowners.

**Piedmont Housing Alliance**

Charlottesville, VA

\$14,578

The Piedmont Housing Alliance is a private, nonprofit organization established in 1983 to address affordable housing and other community development needs on a regional basis within the Thomas Jefferson Planning District. The Alliance serves six jurisdictions - Albemarle, Fluvanna, Greene, Louisa, and Nelson counties and the City of Charlottesville. In April 1999, the Alliance was certified by the U.S. Treasury Department as a Community Development Financial Institute (CDFI) and received a Technical Assistance Grant. In December 1999, the U.S. Department of Housing and Urban Development (HUD) approved the Alliance as a Housing Counseling Agency. HUD awarded the Alliance \$1.6 million to administer 75 Mainstream Housing Vouchers for persons with disabilities. Some of the programs the Alliance services are: Homebuyers Clubs, Steppingstone, Regional Single Family Loan Fund, Elderly and Disabled Home Safety Revolving Loan Fund, Regional Revolving CHDO Fund, Charlottesville Neighborhood Revitalization, ARC Community Living Partnership, CHOICE (Creative Housing Options Improve Choices for Everyone).

**Housing Opportunities Made Equal of Richmond, Inc.**

Richmond, VA

\$20,500

HOME has been certified as a comprehensive housing counseling agency for many years, delivering housing counseling services since 1971. It is currently receiving both housing counseling and Fair Housing Initiatives Program funding from HUD. In 1999, HOME received HUD's Best Practices Award as one of the top community development programs in the country. Services include: pre- and post-purchase counseling, community homebuyer programs, mortgage-default counseling, rental counseling, landlord/tenant counseling, home equity conversion counseling (HECM, also known as "reverse mortgages"), fair housing assistance and information, home repair counseling, credit repair counseling, rental counseling group sessions, resolving landlord/tenant issues, outreach counseling to homeless

individuals and families in shelters, and money management workshops. In addition, HOME will also provide short-term, long-term, and transitional housing assistance for people infected with or affected by HIV/AIDS.

**Hampton Redevelopment & Housing Authority**

Hampton, VA

\$8,016

The Hampton Redevelopment and Housing Authority has many years of counseling experience working with low and moderate-income families within the City of Hampton. Its housing counseling activities consist of pre-rental, pre-purchase, homeownership, reverse equity, and home maintenance. The agency is working to complement their counseling services with a more comprehensive program that will assist their customers in improving their housing conditions, including home repairs, home maintenance, default/loss mitigation, and address other housing needs and issues.

**Prince William County**

Manassas, VA

\$18,721

Prince William Cooperative Extension provides pre-purchase counseling, pre-rental counseling, mortgage default counseling, rent delinquency counseling, and first-time home buyers education. Although the organization covers families living in the general DC Metropolitan area, the focus is on minority ethnic groups located in Prince William County. Housing costs, combined with very high utility, food, and transportation costs in the Metropolitan DC area, severely impact many families. Of particular concern are those clients who are targeted in the Virginia Welfare Reform legislation. The transition to self-sufficiency, the loss of public assistance, and additional costs associated with regular employment (childcare, transportation, clothing, etc.) make these clients especially vulnerable to housing crises.

**People Incorporated of Southwest Virginia**

Abingdon, VA

\$10,000

People Incorporated of Southwest Virginia was chartered in 1964 as the first Community Action Agency in the Eastern United States. The agency currently operates 29 programs to help families in need of housing assistance. People Incorporated owns and operates eight transitional housing units for use by low-income homeless families who have small children and agree to enroll in courses that lead to employment within two years. People Incorporated strives to reach clients in underserved areas such as Buchanan, Dickenson, and Russell Counties by conducting homeownership outreach and education programs.

**Total Action Against Poverty (TAP)**

Roanoke, VA

\$17,340

Total Action Against Poverty (TAP) was chartered as a Community Action Agency in 1965. TAP's mission is a reaffirmation of the Economic Opportunity Act of 1964: "To eliminate the paradox of poverty in the midst of plenty...by opening to everyone the opportunity for

education and training, the opportunity to work, and the opportunity to live in decency and dignity.” For more than 30 years, TAP has operated numerous federal, state, and locally funded programs to provide services to clients within the region of Roanoke Valley-Allegheny Regional Planning District and Rockbridge County, which includes the cities of Buena Vista, Clifton Forge, Covington, Lexington, Roanoke, and Salem. TAP offers the following housing counseling services: pre-purchase, post-purchase, pre-rental, rental delinquency, mortgage default, and HECM (“reverse mortgages”).

**Southside Community Development & Housing Corp.**

Richmond, VA

\$10,088

Southside Community Development and Housing Corp. (SCDHC) was incorporated in the Commonwealth of Virginia in March 1988 as a non-profit community development agency. The mission of SCDHC is to improve the quality of life for those families who have been disenfranchised and subjected to substandard living conditions in the Old South District area of Richmond, Virginia. The goal of the Homeownership Element is to strongly support programs which provide rehabilitation and assistance to low and moderate-income residents, and which provide homeownership opportunities for all ranges of income, particularly for those currently at or below 80 percent of the Richmond area median family income.

**Virginia Housing Development Authority**

Richmond, VA

\$29,039

Virginia Housing Development Authority (VHDA), one of the nation’s largest state housing finance agencies, has been offering homeownership education classes since 1993. The classes were developed as an educational outreach program to assist low and moderate-income, first-time buyers by explaining the steps of homeownership and encouraging them through the process. The classes have been developed to cover the complete pre-purchase curriculum as outlined by Fannie Mae, Freddie Mac, and AHECI. The course covers budgeting, credit and credit repair, working with a realtor, choosing the right home, loan products, working with the mortgage lender, the home inspection, and the loan closing. A follow-up home maintenance and repair class is offered free of charge through a partnership with the Virginia Cooperative Extension office. The curriculum is updated each year, showing changes in tax laws and so forth. VHDA offers a Train the Trainer Program statewide to nonprofits and local Public Housing Authorities. Additionally, VHDA has offered HECM loans since the initiation of the FHA program, and has worked extensively to encourage private lenders throughout Virginia to participate also, in order to maximize availability and choice for seniors.

**The Southeastern Tidewater Opportunity Project, Inc. (STOP )**

Norfolk, VA

\$8,016.

Since its establishment in 1965, STOP has grown to become the largest community action program in the Commonwealth of Virginia. STOP features several exemplary programs such as Head Start, Home Weatherization, Certified Nurse Aid, Job Readiness, Comprehensive Housing Counseling Services and Community Outreach. In February 1979, The STOP Organization became a HUD-certified counseling agency.

## VIRGIN ISLANDS

### **Virgin Islands Housing Finance Authority**

St. Thomas, VI

\$20,000

The Virgin Islands Housing Finance Authority is the state housing finance authority for the Territory of the U.S. Virgin Islands. The basic mission of the VIHFA is to originate programs to create an adequate supply of affordable housing to meet the needs of low and moderate income families through the encouragement of investment of capital to stimulate the construction of owner-occupied and rental housing, and through the provision of assistance to homebuyers and renters. The VIHFA conducts the only formal homebuyer education program operating in the territory and offers homebuyer education seminars on a year-round basis which include the provision of information on the home buying process, pre-purchase and post purchase homeownership counseling, and mortgage delinquency and default resolution counseling. The VIHFA will expand its marketing and outreach activities by increasing general awareness of homebuyer programs and insight into the home purchase process and provide information to persons with disabilities.

## WASHINGTON

### **Pierce County Dept. of Community Services**

Lakewood

\$ 30,000

Pierce County Dept. of Community Services' mission is to create opportunities for economically disadvantaged families and to reduce the impact of poverty through a variety of social service and community programs. They offer comprehensive housing counseling, which include counseling and assistance through HOPE III (a first time home buyer program), down payment assistance counseling and referral, pre-occupancy, mortgage default and delinquency counseling, post-occupancy, home equity conversion (HECM), money management, home improvement and rehabilitation, energy conservation, housing consumer education, pre-purchase, foreclosure prevention, pre-rental, landlord/ tenant counseling and mediation, homeless case management and assistance, rental assistance, housing advocacy and fair housing activities.

### **Freemont Public Association**

Seattle

\$ 50,000

Freemont Public Association offers a broad range of human services to the more than 13,000 people who apply annually from the counties of King, Snohomish, Skagit, Whatcom, Island, and San Juan. They offer housing counseling services in homebuyer education, pre-purchase homeownership, post-purchase, mortgage delinquency and loss mitigation, home equity conversion, rental assistance and housing search/mobility. They also participate in marketing and outreach initiatives.

**Washington State Housing Finance Agency**

Seattle

\$130,094

The Commission has partnered with 19 agencies in the state, which collectively offer a full range of housing counseling services for their area. Counseling activities being offered include five-hour homebuyer education seminars, extended homebuyer education program (HELP), one-on-one pre-purchase counseling, information and referrals, pre-purchase counseling, mortgage default counseling and mortgage default prevention classes, reverse equity mortgage fault counseling, Home Choice pre-purchase counseling for qualified individuals with disabilities, and post-purchase counseling.

**Spokane Neighborhood Action Network**

Spokane

\$ 64,004

Spokane Neighborhood Action Network (SNAP) provides comprehensive Housing counseling services. SNAP has been providing services to low-income and highly vulnerable persons for over 30 years. Along with comprehensive counseling, SNAP also operates a food bank and provides Financial Assistance, Individual Development Savings Accounts (IDA's), Building Bridges to Employment, Micro Enterprise, Energy Assistance, Weatherization, Housing Rehabilitation, Minor Home Repair, Housing Development, Rental Housing and Family Homeless Shelters programs.

**Community Housing Resource Center**

Vancouver

\$ 58,826

Community Housing Resource Center serves the residents of SW Washington. They provides comprehensive counseling services that include pre-purchase counseling, homebuyer education classes, first home orientation seminars, employer assisted housing program, reverse mortgage (HECM) counseling, mortgage default, Home Choice-a statewide program for persons with disabilities, down payment assistance, post-purchase education, credit and budgeting seminars.

**WEST VIRGINIA**

**The Kanawha Institute for Social Research and Action (KISRA)**

Dunbar, WV

\$20,500

KISRA evolved out of the Ferguson Memorial Baptist Church, which has been located in West Dunbar, West Virginia, for 83 years. KISRA was actually established in 1993 and KISRA Homeownership in February 1998. The focus of KISRA Homeownership is homebuyer education, pre-purchase homeownership counseling, pre- and post-purchase money management counseling, and marketing and outreach activities. KISRA targets low- and moderate-income families, public housing residents, renters, member of faith communities, first-time homebuyers, and minorities.

**Family Service Credit Counseling (FSCC)**

Wheeling, WV

\$12,160

FSCC is a division of Family Services of Upper Ohio Valley and a member of the National Foundation for Credit Counseling. Service provided include: pre-purchase homeownership counseling; mortgage delinquency/default resolution; loss mitigation; fair housing laws are stressed to all clients. First-time homebuyer workshops are provided to the community six times a year through the local CHIP Program. FSCC maintains active and ongoing contact with all types of media to provide national awareness as well as local program promotion and outreach.

**WISCONSIN**

**Community Action, Inc., of Rock & Walworth Counties**

Janesville, WI

\$12,000

This agency has provided services for these two counties for the past 35 years. Current services include: Commodity & TEFAP distribution to area food pantries, Youth Services, Weatherization, Child Care and Pre-school, Homeless Shelter and Transitional Living Center, Women’s Health Center, Senior Housing Developments, Information and Referral, Homelessness Prevention, First-Time Home Buyers Classes, Housing Counseling Rental Rehabilitation, Building New Affordable Single Family Homes and community organizing.

**Community Development Authority of the City of Madison (CDA)**

Madison, WI

\$31,618

CDA of the City of Madison provides a comprehensive housing counseling program for extremely low to moderate income individuals and families of Greater Madison seeking affordable housing. Their mission expands housing counseling services to meet the needs of Public Housing and Section 8 applicants and participants. Their objectives are to provide counseling on improvements of owner-occupied housing, expansion of homeownership opportunities, improvement and expansion of rental housing, strengthening of communities, revitalization of concentrated neighborhoods, improvement of services to homeless and special populations, and expansion of individual choice. Their partnerships includes various local, state and federal public and private agencies.

**Walker’s Point Development Corp.**

Milwaukee, WI

\$8,947

Walker’s Point Development Corp.’s program has existed since 1984, and over the years has built strong ties with the community. Their current client base is over 70% Hispanic with incomes below 60% of the county median. They continue to serve the unique blend of ethnic cultures in the Milwaukee area.

**WYOMING**

**Interfaith of Natrona County, Inc.**

Casper, WY

\$10,000

Interfaith of Natrona County, Inc. is located in Casper, Wyoming. Founded in 1984, the organization serves the homeless and disadvantaged persons of Natrona County. They are the only resource in Natrona County providing emergency financial housing assistance for families facing eviction or foreclosure. Their mission is the prevention of homelessness by administering Interfaith's Shelter Assistance Program, a transitional housing program. They serve approximately 1300 households per year. Interfaith is an active member of the Central Wyoming Homeless Collaborative and the Homeless Coordination Council. They partner with the Casper Housing Authority; Department of Family Services; Natrona County Extension Nutrition Program; Health Care for the Homeless; Women, Infants, and Children (WIC) Nutrition Program and the Salvation Army.